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DOC # 0679281 07/11/2006 09:22 AM Deputy: CF OFFICIAL RECORD Requested By: HSBC BANK USA

Douglas County - NV Werner Christen - Recorder

Page: 1 BK-0706

Of 2

2 Fee:

18.00

3K-0706 PG-3129 RPTT: 0.

The undersigned herby affirms that there is no Social Security number contained in this document

Parcel Number: 1220-16-810-087

LOAN NO.: 0010353803

Return to: Household Finance Corporation 577 Lamont Road, Elmhurst, IL 60126

Prepared by: A. JOHNSON

STATE OF NEVADA SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS,
Original Trustor is:
JOE R POMEROY
HILLARY M POMEROY
Original Trustee is:
STEWART TITLE OF DOUGLAS COUNTY
Recorded in DOUGLAS County, Nevada as
Document No. 0640542, in Volume 0305, Page 14568, Deed of Trust Date 03/24/2005

WHEREAS, the undersigned Beneficiary desires to substitute a new Trustee under said Deed of Trust in place and stead of ACCREDITED HOME LENDERS, INC..

Now, therefore, the undersigned hereby substitutes itself as Trustee under said Deed of Trust and does hereby reconvey, without warranty, to the person or persons legally entitled thereto, the Estate now held by it thereunder. I hereby affirm that this document submitted for recording does not contain a social security number.

Dated: June 30, 2006

MORAGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.

A. JOHNSON, Vice President

State of Illinois County of Dupage

On June 30, 2006 before me, the undersigned, a Notary Public in and for said State, personally appeared A. JOHNSON, personally known to me or proven to me on the basis of satisfactory evidence to be the Vice President of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., a United States Corporation, executed the within instrument pursuant to its bylaws or a resolution of its Board of Directors.

In witness whereof, I have hereunto set my hand and affixed my notarial seal this

Notary Public/Commission Expires:

Please mail tax statement to:

"OFFICIAL SEAL"
STEVEN CHAYKA
Notary Public, State of Illinois
My Commission Expires 04/12/10

JOE R POMEROY HILLARY M POMEROY PO BOX 777 GARDNERVILLE, NV 89410



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