

Assessor's/Tax ID No. 1418-03-401-012...

Recording Requested By:
MORGAN STANLEY CREDIT CORPORATION

When Recorded Return To:
✓ ROBERT HAM
PO BOX 565
GLENBROOK, NV 894130565

DOC # 0680416
07/24/2006 12:04 PM Deputy: CF

OFFICIAL RECORD
Requested By:
MORGAN STANLEY CREDIT
CORPORATION
Douglas County - NV
Werner Christen - Recorder

Page: 1 of 3 Fee: 19.00
BK-0706 PG- 8160 RPTT: 0.00



SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

MORGAN STANLEY CREDIT CORPORATION #:9402390477673 "HAM" Lender ID:96
Douglas, Nevada

THE UNDERSIGNED DOES HEREBY AFFIRM THAT THIS DOCUMENT SUBMITTED
FOR RECORDING DOES NOT CONTAIN A SOCIAL SECURITY NUMBER.

MORGAN STANLEY CREDIT CORPORATION f/k/a MORGAN STANLEY DEAN WITTER
CREDIT CORPORATION is the Owner and Holder of the Note secured by the Deed of Trust
Dated: 05/03/2003 , made by CAROL D HAM AND ROBERT K HAM AS TRUSTEES OF
THE HAM FAMILY TRUST, DATED JUNE 14, 1983 as Trustor, with WESTERN TITLE
INSURANCE as Trustee, for the benefit of MORGAN STANLEY DEAN WITTER CREDIT
CORPORATION as Beneficiary, which said Deed of Trust was recorded 05/14/2003 in the
Office of the County Recorder of Douglas State of Nevada, as Instrument No.: 0576858 wherein
said Owner and Holder hereby substitutes MORGAN STANLEY CREDIT CORPORATION as
Trustee in lieu of the above-named Trustee under said Deed of Trust.

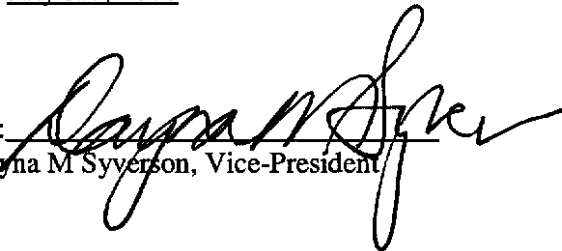
Property Address : 2219 LANDS END RD, GLENBROOK, NV 89413

IN WITNESS WHEREOF, MORGAN STANLEY CREDIT CORPORATION f/k/a
MORGAN STANLEY DEAN WITTER CREDIT CORPORATION 4909 EAST 26TH STREET,
SIOUX FALLS, SD 57110 as owner and MORGAN STANLEY CREDIT CORPORATION
4909 East 26th Street, , Sioux Falls, SD 57110 as Substituted Trustee, have caused this
instrument to be executed, each in its respective interest;

*BLK*BLKMCS*07/03/2006 08:06:25 AM* MSCS01MSCS000000000000000045475*
NVDOUGL* 9402390477673 NVDOUGL_TRUST_SUB * *TRDMCS*

MORGAN STANLEY CREDIT CORPORATION f/k/a MORGAN STANLEY DEAN WITTER
CREDIT CORPORATION


On July 3rd, 2006

By: 
Dayna M Syverson, Vice-President

STATE OF South Dakota
COUNTY OF Minnehaha

On July 3rd, 2006, before me, CONNIE HOUCK, a Notary Public in and for the County of Minnehaha County, State of South Dakota, personally appeared Dayna M Syverson, Vice-President, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity, and that by his/her/their signature on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal,


CONNIE HOUCK
Notary Expires: 10/22/2010



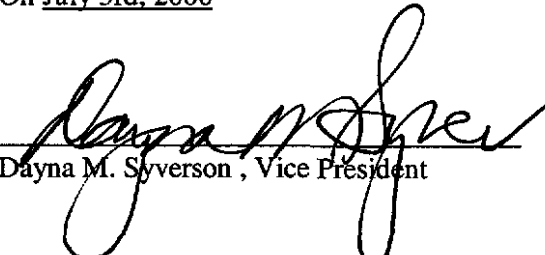
(This area for notarial seal)

MORGAN STANLEY CREDIT CORPORATION hereby accepts said appointment as Trustee under said Deed of Trust and as Successor Trustee pursuant to the request of said Owner and Holder and in accordance with the provisions of said Deed of Trust does hereby reconvey without warranty to the person or persons legally entitled thereto all estate now held by it under said Deed of Trust.

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NVDUGL* 9402390477673 NVDUGL_TRUST_SUB * *TRDMSCS*

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE Page 3 of 3


By MORGAN STANLEY CREDIT CORPORATION as Trustee
On July 3rd, 2006

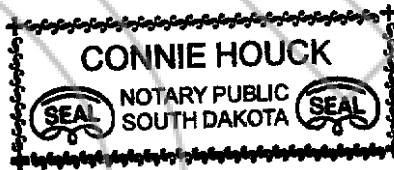

Dayna M. Syverson, Vice President

STATE OF South Dakota
COUNTY OF Minnehaha

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WITNESS my hand and official seal,


CONNIE HOUCK
Notary Expires: 10/22/2010



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