I hereby affirm that this document submitted for recording does not contain a social security number. Dated: SEPTEMBER 18, 2006

By: W. J. Petring, Assistant Vice President

APN # 1420-06-401-017

Mail Tax Statement To: DOUGLAS H HAYS 880 JACKS VALLEY

RD CARSON CITY, NV 89705

Recording Requested By: T.D. SERVICE COMPANY

And When Recorded Mail To: T.D. SERVICE COMPANY 1820 E.

FIRST STREET SUITE 300 SANTA ANA, CA 92705

MERS MIN#: 100039650003482176

PHONE#: (888) 679-6377

Customer#: 561 SUBSTITUTION OF TRUSTEE

Service#: 3150998RL1

SETVICE#: 3150998 RL1

Loan#: 7903794000348217

WHEREAS, DOUGLAS H HAYS AND WENDY A HAYS HUSBAND AND WIFE AS JOINT TENANTS as Trustor, and MERS, INC. AS NOMINEE FOR E-LOAN, INC., as the Original Beneficiary under that certain Deed of Trust, dated DECEMBER 20, 2004 and recorded JANUARY 18, 2005 as Instrument No. 0634655, in Book No. —, at Page No. — of official records of DOUGLAS County, State of NEVADA. WHEREAS, the undersigned desires to substitute a Trustee under said Deed of Trust in the place and stead of LAWYERS TITLE OF NEVADA.

NOW THEREFORE, the undersigned hereby substitutes T.D. SERVICE COMPANY, 1820 E. FIRST STREET, SUITE 300, SANTA ANA, CA 92705-0000 as Trustee under said Deed of Trust.

Dated: SEPTEMBER 18, 2006

Beneficiary:

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC AS NOMINEE FOR E-LOAN, INC.

W. J. Petripa Assistant Vice President

DOC # 0686005
10/09/2006 11:29 AM Deputy: CF
OFFICIAL RECORD
Requested By:
T D SERVICE COMPANY

Douglas County - NV Werner Christen - Recorder

Page: 1 Of 2 Fee: 15.00 BK-1006 PG-2586 RPTT: 0.00



Loan#: 7903794000348217 Srv#: 3150998RL1

Page 2

State of County of **PENNSYLVANIA**

ALLEGHENY

} ss.

On SEPTEMBER 18, 2006, before me, Cindi Hubbard, a Notary Public, personally appeared W. J. Petrina 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(ies) and that by his/her/their signature(s) 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.

(Notary Name): Cindi Hubbard

COMMONWEALTH OF PENNSYLVANIA

Notarial Seal Cindi Hubbard, Notary Public City Of Pittsburgh, Allegherry County My Commission Expires June 1, 2010

Member, Pennsylvania Association of Notaries

PG-2587 0686005 Page: 2 Of 2 10/09/2006