RECORDED AT THE REQUEST OF: YOLANDA CHAPMAN AFTER RECORDING MAIL TO: YOLANDA CHAPMAN INDYMAC BANK 6900 BEATRICE DRIVE KALAMAZOO, MI 49009

DOC # 0687900 11/03/2006 09:56 AM Deputy: PK OFFICIAL RECORD Requested By: INDYMAC BANK

> Douglas County - NV Werner Christen - Recorder

Page: 0f Fee:

BK-1106 PG- 1334 RPTT:



17.00

MERS # 100058310000400590 MERS PHONE: 1-888-679-6377

MAIL TAX STATEMENT TO: LANCE CARAS 1320 GRANBOROUGH DR **GARDNERVILLE, NV 89410**

Tax ID: 132033714057 Loan No: 3001101116 PO Date: 09/20/2006

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS MERS AS NOMINEE FOR INDYMAC BANK, FSB is/are present owner(s) of a promissory note dated 01/20/2005, executed by LANCE E. CARAS AND JILL CARAS, HUSBAND AND WIFE AS JOINT TENANTS in the amount of \$240,000,00 secured by Deed of Trust executed by the makers of said note, wherein, FIRST AMERICAN TITLE COMPANY, A CALIFORINA CORPORATION is named as Trustee, recorded 01/26/2005 as Filing No. 0635284 in Book , Page , of Real Estate records, in the Office of the Recorder of DOUGLAS County, **NEYADA**, and

WHEREAS the undersigned as the present beneficiary of the Deed of Trust desire to change the Trustee therein, and WHEREAS the undersigned further desire to have the property hereinafter mentioned reconveyed by reason of the payment of the indebtedness secured by said Deed of Trust;

NOW, THEREFORE, the undersigned does hereby appoint the undersigned as Trustee under the terms of said Deed of Trust in the place of the original Trustee above mentioned, with the power to perform the Trustee, DOES HEREBY QUITCLAIM AND RECONVEY to the person or persons legally entitled thereto, but without warranty, all of the property covered by said Deed of Trust now held by said Trustee under the terms of said Deed of Trust. Dated this 27th day of October, 2006. I hereby affirm that this document does not contain a social security number.

SHANA L. McCLUSKEY, Notary Public State of Michigan, County of Kalamazoc My Commission Expires Aug. 25, 2012 Acting in the County of Kalamazoo

State of MICHIGAN County of KALAMAZOO

MERS AS NOMINEE FOR INDYMAC BANK, FSB

DARRYL K. WILLHAMS VICE PRESIDENT

On 10/27/2006 before me, SHANA L MCCLUSKEY a Notary Public in and for said State, personally appeared DARRYL K. WILLIAMS the, 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(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.

SS:

Witness my hand and official seal.

Shanay McClusky Signature