

The undersigned hereby affirms that this document submitted for recording does not contain a social security number.

PIN #: N/A

This document was prepared by:
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Douglas County - NV
Werner Christen - Recorder
Page: 1 Of 1 Fee: 17.00
BK-1106 PG- 9100 RPTT: 0.00



Return Tax Statements & Documents to:

KATERI CAVIN
PO BOX 3695
CARSON CITY, NV 89702-3695

SUBSTITUTION OF TRUSTEE AND DEED OF FULL RECONVEYANCE

Account Number: 65465421603560001 SH
MIN # 100246100006614960 MERS Phone: 1-888-679-6377

WHEREAS, KATERI M. CAVIN, AN UNMARRIED WOMAN, was the original Trustor, STEWART TITLE OF DOUGLAS COUNTY was the original Trustee, and Mortgage Electronic Registration Systems, Inc., as nominee for the beneficial owner, SOMA FINANCIAL, whose address is P.O. Box 2026, Flint, MI 48501-2026, as Beneficiary, under that certain Deed of Trust dated 12/13/2005 and recorded on 12/16/2005, in Book 1205, at Page 7830, in the Official Records of Douglas County, Nevada under Document No. 0663602.

WHEREAS, the undersigned is the present Beneficiary (in nominee capacity) under said Deed of Trust, and desires to substitute a new Trustee under said Deed of Trust in place and stead of said original Trustee thereunder, in the manner in said Deed of Trust provided, THEREFORE, the undersigned hereby substitutes Mortgage Electronic Registration Systems, Inc., as Trustee under said Deed of Trust. NOW THEREFORE, Mortgage Electronic Registration Systems, Inc., as substituted Trustee, does hereby reconvey without warranty, to the person or person legally entitled thereto, owing to the beneficial owner has been, with the indebtedness secured by said Deed of Trust HAS BEEN FULLY PAID.

Whenever the context hereof so requires, the masculine gender includes the feminine and/or neuter, and the singular number includes the plural.

Dated: 11/20/2006

Mortgage Electronic Registration Systems, Inc.,
(Beneficiary, in nominee capacity and Substituted Trustee)

Stacy L. Harman, VP Loan Documentation

STATE OF MONTANA/COUNTY OF YELLOWSTONE }ss.

On 11/20/2006, personally appeared before me, a notary public, Stacy L. Harman, VP Loan Documentation of Mortgage Electronic Registration Systems, Inc., personally known or proved to me to be the person whose name is subscribed to the above instrument who acknowledged that he/she executed the instrument.

Susie Evans,
Notary Public for the State of Montana
Residing at Billings, Montana
My commission expires: 09/11/2010

