DOC # 0691466 12/22/2006 04:29 PM Deputy: CF OFFICIAL RECORD Requested By: DOCX LLC

Recording Requested By:

Ronald E Meharg, 888-362-9638

1111 Alderman Drive, Suite #350, Alpharetta,

GA 30005

When Recorded Return To:

DOCX LLC

1111 Alderman Drive

Suite 350

Alpharetta, GA 30005

Grantee's Mailing Address:

DAVID MORRISON

724 BOWLES LANE

GARDNERVILLE, NV 89460

NV

0001625896



* N V O O O O O O O 1 6 2 5 8 9 6 * CRef#:09/19/2005-PRef#:R052-POF

000

Date: 08/29/2005-Print Batch ID: 14422

MIN #: 100080190040739765 MERS Telephone #: 888/679-6377

Property Address: 724 BOWLES LANE

GARDNERVILLE, NV 89460

Page: 1 Of 2 Fee: 18.00 BK-1206 PG-8825 RPTT: 0.00

Douglas County - NV

Werner Christen - Recorder



SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE

KNOW ALL MEN BY THESE PRESENTS, that certain Deed of Trust described below provides that the holder of the Note secured by said Deed of Trust may appoint a successor Trustee to any Trustee thereunder appointed; and,

WHEREAS, the indebtedness secured by the Deed of Trust, described below, has been paid and satisfied:

NOW, THEREFORE, MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS NOMINEE FOR NOVASTAR MORTGAGE, INC., it's address being, G4318 Miller Rd, Flint, MI 48507, being the present legal owner and holder of the indebtedness secured by said Deed of Trust, does hereby substitute and appoint Fidelity National Title Insurance Company, it's address being 1111 Alderman Drive, Ste. #350, Attn: Release Dept., Alpharetta, GA 30005, as successor Trustee, and the Trustee(s) under said Deed of Trust, having received from the Beneficiary under said Deed of Trust sufficient directive to reconvey, detailing that the obligation secured by said Deed of Trust has been fully paid and performed, does hereby reconvey unto the parties entitled thereto, but without any covenant or warranty, express or implied, all rights, title and interest which was heretofore acquired by said Trustee(s) under said Deed of Trust.

Trustor(s): DAVID ALLEN MORRISON AND JENNIFER LEANNE MORRISON, HUSBAND AND WIFE AS JOINT TENANTS

Original Trustee: MARQUIS TITLE & ESCROW INC.

Original Beneficiary: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.

Date of Deed of Trust: 02/08/2005 Loan Amount: \$165,000.00

Recording Date: 02/15/2005 Book: 0205 Page: 5609 Document #: 0636781 Misc. Comments: ORIGINAL LENDER: NOVASTAR MORTGAGE, INC. and recorded in the official records of the County of Douglas, State of Nevada affecting Real

Property and more particularly described on said Deed of Trust referred to herein.

IN WITNESS WHEREOF, the undersigned has caused these presents to be executed on this date of 12/20/2006.

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS NOMINEE FOR NOVASTAR MORTGAGE, INC.

Fidelity National Title Insurance Company

PAT KINGSTON VICE PRESIDENT

State of GA

Jessiga N. Ohde

Asst. Vice Pres., Loan Documentation

County of Fulton

On this date of 12/20/2006, before me, the undersigned authority, a Notary Public duly commissioned, qualified and acting within and for the aforementioned State and County, personally appeared the within named PAT KINGSTON and Jessica N. Ohde, known to me (or identified to me on the basis of satisfactory evidence) that they are the VICE PRESIDENT and Asst. Vice Pres., Loan Documentation of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS NOMINEE FOR NOVASTAR MORTGAGE, INC. and Fidelity National Title Insurance Company respectively, and were duly authorized in their respective capacities to execute the foregoing instrument for and in the name and in behalf of said corporations and that said corporations executed the same, and further stated and acknowledged that they had so signed, executed and delivered said instruments for the consideration, uses and purposes therein mentioned and set forth.

Witness my hand and official seal on the date hereinabove set forth.

Notary Public:

JONATHAN W. MUSIC Notary Public - Georgia Fulton County Ay Comm. Expires Oct. 26, 2010

NVstdor-eR2.0 09/15/2006

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PG- 8826 2/22/2006