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DOC # 0691913 01/02/2007 10:26 AM Deputy: GE OFFICIAL RECORD Requested By: MORTGAGE SERVICE CENTER

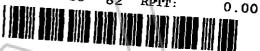
Douglas County - NV Werner Christen - Recorder Page: 1 Of 2

BK-#107

Of 2 PG- 82

Fee:

15.00



Mail Tax Statements To: CAVIN KATERI P.O. BOX 3695 CARSON CITY, NV, 89702-

APN#: 1318-10-415-014 Property Address: 678 RIVEN ROCK RD ZEPHYR COVE, Nevada, 89448

/When recorded return to:

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS INC AS NOMINEE FOR USAA FEDERAL SAVINGS BANK

SAVINGS BANK P. O. Box 5452 4001 Leadenhall Road, SV03 Mt. Laurel, NJ 08054-5452 Gwendolyn Hawkins Loan 0025192162

I hereby affirm that this document submitted for recording does not contain a social security number.

BARBARA E. WILSON

STANT VICE PRESIDENT

SUBSTITUTION OF TRUSTEE

Trustee Services, Inc. who address is P. O. Box 2980, Silverdale, WA 98383-2980 is hereby appointed successor trustee under that certain Deed of Trust described below:

Borrower(s): KATERI CAVIN /

Original Beneficiary: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS INC AS NOMINEE FOR

USAA FEDERAL SAVINGS BANK Original Trustee: MICHAEL J. BROKER

Loan Amount: \$ 230,000

Date of Deed of Trust: 18 day of March 2004

Date Recorded: 03/23/2004 Book/Page: 0304/10911 Document Number: 0608135

Filed for record in DOUGLAS County, State of NV

On this date of 08 day of December 2006

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS INC AS NOMINEE FOR USAA FEDERAL

SAVINGS BANK

BARBARA E. WILSON

ASSISTANT VICE PRESIDENT

State of New Jersey, County of Burlington

On this date of 08 day of December 2006 before me, the undersigned, a Notary Public in and for the State of New Jersey, duly commissioned and sworn, personally appeared BARBARA E. WILSON to me known to be the ASSISTANT VICE PRESIDENT of the corporation that executed the foregoing instrument, and acknowledged the said instrument to be the free and voluntary act and deed of said corporation, for the uses and purposes therein mentioned, and on oath state that he/she is authorized to execute the said instrument.

Witness my hand and official seal hereto affixed the day and year first above written.

Notary Public in and for State of New Jersey

Residing at Mount Laurel

Brenda Rostrom
Notary Public of New Jersey
My Commission Expire 01/29/2007

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