N

Assessor's/Tax ID No. 11-186-03

Recording Requested By:
MORGAN STANLEY CREDIT CORPORATION

When Recorded Return To: DANIEL HOWARD 510 LEEGARD AV STAGECOACH, NV 894298411 DOC # 0692263 01/08/2007 11:14 AM Deputy: SD OFFICIAL RECORD Requested By: MORGAN STANLEY

> Douglas County - NV Werner Christen - Recorder

Page: 1 BK-0107

of 3 Fee pg- 1850 RPTT:

e: 19.00 : 0.00



## SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

MORGAN STANLEY CREDIT CORPORATION #:9402390505131 "HOWARD" Lender ID:66 Douglas, Nevada

THE UNDERSIGNED DOES HEREBY AFFIRM THAT THIS DOCUMENT SUBMITTED FOR RECORDING DOES NOT CONTAIN A SOCIAL SECURITY NUMBER.

MORGAN STANLEY CREDIT CORPORATION f/k/a MORGAN STANLEY DEAN WITTER CREDIT CORPORATION is the Owner and Holder of the Note secured by the Deed of Trust Dated: 07/14/2004, made by DANIEL M. HOWARD, JOYCE E. HOWARD, Daniel M. Howard and Joyce E. Howard, husband and wife as joint tenants as Trustor, with WESTERN TITLE INSURANCE as Trustee, for the benefit of MORGAN STANLEY DEAN WITTER CREDIT CORPORATION as Beneficiary, which said Deed of Trust was recorded 07/30/2004 in the Office of the County Recorder of Douglas State of Nevada, in Book/Reel/Liber: 704 Page/Folio: 13328 as Instrument No.: 0620210 wherein said Owner and Holder hereby substitutes MORGAN STANLEY CREDIT CORPORATION as Trustee in lieu of the above-named Trustee under said Deed of Trust.

Property Address: 298 ANDREA DR, STATELINE, NV 89449

IN WITNESS WHEREOF, MORGAN STANLEY CREDIT CORPORATION f/k/a MORGAN STANLEY DEAN WITTER CREDIT CORPORATION 4909 EAST 26TH STREET, SIOUX FALLS, SD 57110 as owner and MORGAN STANLEY CREDIT CORPORATION 4909 East 26th Street, , Sioux Falls, SD 57110 as Substituted Trustee, have caused this instrument to be executed, each in its respective interest;

\*BLK\*BLKM\$C\$\*01/03/2007 07:39:04 AM\* M\$C\$01M\$C\$000000000000000066369\* NVDOUGL\* 9402390505131 NVDOUGL\_TRUST\_\$UB \* \*BJMM\$C\$\*

## SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE Page 2 of 3

MORGAN STANLEY CREDIT CORPORATION f/k/a MORGAN STANLEY DEAN WITTER CREDIT CORPORATION

On January 3rd, 2007

By: David M. Smith, Vice-President

STATE OF South Dakota COUNTY OF Minnehaha

On January 3rd, 2007, before me, CONNIE HOUCK, a Notary Public in and for the County of Minnehaha County, State of South Dakota, personally appeared David M. Smith, 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, and that by his/her/their signature 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,

CONNIE HOUCK

Notary Expires: 10/22/2010

(This area for notarial seal)

CONNIE HOUCK

MORGAN STANLEY CREDIT CORPORATION hereby accepts said appointment as Trustee under said Deed of Trust and as Successor Trustee pursuant to the request of said Owner and Holder and in accordance with the provisions of said Deed of Trust does hereby reconvey without warranty to the person or pesons legally entitled thereto all estate now held by it under said Deed of Trust.

\*BLK\*BLKMSCS\*01/03/2007 07:39:04 AM\* MSCS01MSCS00000000000000000066369\* NVDOUGL\* 9402390505131 NVDOUGL\_TRUST\_SUB \* \*BJMMSCS\*

0692263 Page: 2 Of 3 01/08/2007

## SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE Page 3 of 3

By MORGAN STANLEY CREDIT CORPORATION as Trustee

On January 3rd, 2007

DAVID M. SMITH, Vice President

STATE OF South Dakota COUNTY OF Minnehaha

On January 3rd, 2007, before me, CONNIE HOUCK, a Notary Public in and for the County of Minnehaha County, State of South Dakota, personally appeared DAVID M. SMITH, 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, and that by his/her/their signature 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,

CONNIE HOUCK

Notary Expires: 10/22/2010

CONNIE HOUCK NOTARY PUBLIC

(This area for notarial seal)

\*BLK\*BLKMSCS\*01/03/2007 07:39:04 AM\* MSCS01MSCS0000000000000000066369\* NVDOUGL\* 9402390505131 NVDOUGL\_TRUST\_SUB \* \*BJMMSCS\*

0692263 Page: 3 Of 3 01/08/2007

PG-