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

Douglas County - NV  
Werner Christen - Recorder  
Page: 1 Of 1 Fee: 17.00  
BK-0207 PG- 63 RPIT: 0.00



MERS # 100055401224562274 MERS PHONE: 1-888-679-6377

MAIL TAX STATEMENT TO:  
LORI CREMIA  
2881 RIO VISTA DRIVE  
MINDEN, NV 89423

Tax ID: ~~142028212022~~  
Loan No: ~~1006910119~~  
PO Date: ~~12/26/2006~~

**SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE**

WHEREAS **MORTGAGE ELECTRONIC REGISTRATIONS SYSTEMS, INC.** is/are present owner(s) of a promissory note dated 12/31/2005, executed by LORI J CREMIA, A MARRIED WOMAN AS HER SOLE AND SEPARATE PROPERTY in the amount of \$294,000.00 secured by Deed of Trust executed by the makers of said note, wherein, FIDELITY NATIONAL TITLE is named as Trustee, recorded 01/09/2006 as Filing No. 0665200 in Book 0106, Page 02178, of Real Estate records, in the Office of the Recorder of DOUGLAS County, NEVADA, 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 26th day of January, 2007. I hereby affirm that this document does not contain a social security number.

By:

MARY FRANCES MARTIN, Notary Public  
State of Michigan, County of VanBuren  
My Commission Expires 12/12/2010  
Acting in the County of Kalamazoo

**MORTGAGE ELECTRONIC REGISTRATIONS SYSTEMS, INC.**

State of MICHIGAN  
County of KALAMAZOO

DARCY PETERS  
SS: ASSISTANT VICE PRESIDENT

On 01/26/2007 before me, MARY FRANCES MARTIN a Notary Public in and for said State, personally appeared DARCY PETERS the, ASSISTANT 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.

Witness my hand and official seal.

Signature

MARY FRANCES MARTIN