Assessor's/Tax ID No. 1220-03-210-023

Recording Requested By:
MORGAN STANLEY CREDIT CORPORATION

When Recorded Return To:

BARBARA GILBERT

169 CANARY CREEK

BEAUMONT, CA 922237311

DOC # 0695221 02/20/2007 09:40 AM Deputy: PK OFFICIAL RECORD Requested By: MORGAN STANLEY

> Douglas County - NV Werner Christen - Recorder

Page: 1 Of 3 Fee: BK-0207 PG-5932 RPTT:

19.00 0.00



SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

MORGAN STANLEY CREDIT CORPORATION #:9402390491556 "GILBERT" Lender ID:64 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: 12/17/2003, made by BARBARA S. GILBERT AN UNMARRIED WOMAN 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 12/23/2003 in the Office of the County Recorder of Douglas State of Nevada, in Book/Reel/Liber: 1203 Page/Folio: 11107 as Instrument No.: 0600478 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: 1417 HONEY LOCUST AV, GARDNERVILLE, NV 89410

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*BLKMSCS*01/25/2007 07:51:34 AM* MSCS01MSCS00000000000000000068503* NVDOUGL* 9402390491556 NVDOUGL_TRUST_SUB * *BJMMSCS*

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 25th, 2007

By: David M. Smith, Vice-President

STATE OF South Dakota COUNTY OF Minnehaha

On January 25th, 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 SAL
SOUTH DAKOTA

(This area for notarial seal)

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.

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SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE Page 3 of 3

By MORGAN STANLEY CREDIT CORPORATION as Trustee

On <u>January 25th</u>, <u>2007</u>

DAVID M. SMITH, Vice President

STATE OF South Dakota COUNTY OF Minnehaha

On January 25th, 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 SOUTH DAKOTA

(This area for notarial seal)

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