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DOC # 0697483
03/22/2007 09:39 AM Deputy: GB

OFFICIAL RECORD

Requested By:

SPEEDY TITLE & APPRAISAL

REVIEW

Douglas County - NV
Werner Christen - Recorder

Page: 1 Of 2 Fee: 15.00
BK-0307 PG- 6903 RPTT: 0.00



Mail Tax Statements To:
JOYCE JEFFREY E
407 CORIE CRT
GARDNERVILLE, NV, 89460-

APN#: 121914002011
Property Address:
407 CORIE COURT
GARDNERVILLE, Nevada, 89460

When recorded return to:
PHH MORTGAGE CORPORATION FKA CENDANT MORTGAGE CORP ATTORNEY IN FACT FOR
MERRILL LYNCH CREDIT CORP
P. O. Box 5452
4001 Leadenhall Road, SV03
Mt. Laurel, NJ 08054-5452
Daphne Coulter
Loan 7079537739

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

MICHELLE C. ELIZARDO-YOUNG ASSISTANT 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): JEFFREY E JOYCE /
Original Beneficiary: MERRILL LYNCH CREDIT CORPORATION
Original Trustee: FIRST AMERICAN TITLE
Loan Amount: \$ 336,000
Date of Deed of Trust: 13 day of June 2003
Date Recorded: 06/13/2003
Book/Page: 0603/06829
Document Number: 0580033
Filed for record in DOUGLAS County, State of NV

On this date of 28 day of August 2006

PHH MORTGAGE CORPORATION FKA CENDANT MORTGAGE CORP ATTORNEY IN FACT FOR
MERRILL LYNCH CREDIT CORP

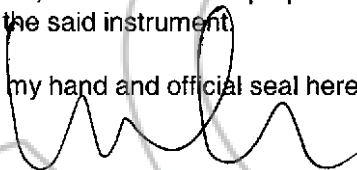


MICHELLE C. ELIZARDO-YOUNG ASSISTANT VICE PRESIDENT

State of New Jersey, County of Burlington

On this date of 28 day of August 2006 before me, the undersigned, a Notary Public in and for the State of New Jersey, duly commissioned and sworn, personally appeared MICHELLE C. ELIZARDO-YOUNG 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

Michelle Lee Cannon
Notary Public of New Jersey
My Commission Expires May 18, 2010

SEAL