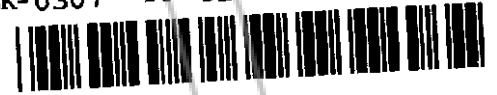


57  
DOC # 0697776  
03/26/2007 03:50 PM Deputy: DW

OFFICIAL RECORD  
Requested By:  
SPEEDY TITLE & APPRAISAL  
REVIEW

Douglas County - NV  
Werner Christen - Recorder  
Page: 1 Of 2 Fee: 15.00  
BK-0307 PG- 8242 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 01 day of March 2007

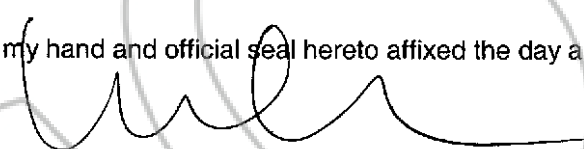
PHH MORTGAGE CORPORATION FKA CENDANT MORTGAGE CORP ATTORNEY IN FACT FOR  
MERRILL LYNCH CREDIT CORP

  
MICHELLE C. ELIZARDO-YOUNG ASSISTANT VICE PRESIDENT

State of New Jersey, County of Burlington

On this date of 01 day of March 2007 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