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Assessor's/Tax ID No. 12192200100

Recording Requested By:
MORGAN STANLEY CREDIT CORPORATION

When Recorded Return To: RAY GOUDEY 200 STONEY CREEK CT GARDNERVILLE, NV 894606433 DOC # 0706163 07/25/2007 10:42 AM Deputy: GB OFFICIAL RECORD Requested By: MORGAN STANLEY

Douglas County - NV
Werner Christen - Recorder

Werner Christen - Recorder

19.00

Page: 1 Of 3 Fee: BK-0707 PG-9134 RPTT:



0.00

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

MORGAN STANLEY CREDIT CORPORATION #:9402390538760 "GOUDEY" Lender ID:97 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: 05/05/2006, made by RAY J. GOUDEY AND JEANETTE NELSON GOUDEY, AS CO TRUSTEES OR THEIR SUCCESSOR TRUSTEES UNDER THE GOUDEY FAMILY TRUST AGREEMENT DATED OCTOBER 15, 1993 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 05/18/2006 in the Office of the County Recorder of Douglas State of Nevada, in Book/Reel/Liber: 506 Page/Folio: 7104 as Instrument No.: 0675227 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: 200 STONEY CREEK CT, GARDNERVILLE, NV 89460-6433

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;

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SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE Page 2 of 3

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

On July 3rd, 2007

By: Dayng M Syyerson, Vice-President

STATE OF South Dakota COUNTY OF Minnehaha

On July 3rd, 2007, before me, CONNIE HOUCK, a Notary Public in and for the County of Minnehaha County, State of South Dakota, personally appeared Dayna M Syverson, 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

SEAD NOTARY PUBLIC SEAD

BOUTH DAKOTA SEAD

TOTAL PROPERTY OF THE PUBLIC SEAD

TOTAL PUBLIC SE

(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 July 3rd, 2007

DAYNAM SYVERSON, Vice President

STATE OF South Dakota COUNTY OF Minnehaha

On July 3rd, 2007, before me, CONNIE HOUCK, a Notary Public in and for the County of Minnehaha County, State of South Dakota, personally appeared DAYNA M SYVERSON, 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

SEAL NOTARY PUBLIC SEAL

SOUTH DAKOTA SEAL

TOTAL PUBLIC SEAL

TOTAL PUBLIC

(This area for notarial seal)

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