

OFFICIAL RECORD

Requested By:

SOVEREIGN BANK

Assessor's/Tax ID No. 27-473-02

Recording Requested By:  
Sovereign Bank

Douglas County - NV  
Werner Christen - Recorder

Page: 1 Of 3 Fee: 19.00  
BK-0807 PG-05727 RPTT: 0.00

When Recorded Return To:  
Deborah Previtera  
Sovereign Bank  
450 Penn Street  
Reading, PA 19602



**SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE**

Sovereign Bank #:6017OPN5109014744 "MILLER" Lender ID:Z76693/91001479260000000  
Douglas, Nevada


THE UNDERSIGNED DOES HEREBY AFFIRM THAT THIS DOCUMENT SUBMITTED  
FOR RECORDING DOES NOT CONTAIN A SOCIAL SECURITY NUMBER.

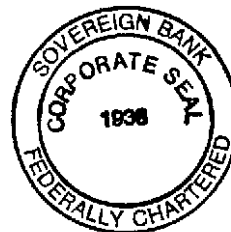
SOVEREIGN BANK is the Owner and Holder of the Note secured by the Deed of Trust Dated:  
04/07/1997 , made by KERRY M MILLER AND RICHARD L MILLER as Trustor, with L.  
JEANNE PYLE as Trustee, for the benefit of MBNA CONSUMER SERVICES, INC. as  
Beneficiary, which said Deed of Trust was recorded 05/02/1997 in the Office of the County  
Recorder of Douglas State of Nevada, in Book/Reel/Liber: 0597 Page/Folio: 0338 as Instrument  
No.: 0411804 wherein said Owner and Holder hereby substitutes SOVEREIGN BANK as  
Trustee in lieu of the above-named Trustee under said Deed of Trust.

Property Address : 877 SELKIRK CIRCLE, GARDNERVILLE, NV 89410

IN WITNESS WHEREOF, SOVEREIGN BANK 450 PENN STREET, READING, PA  
19601 as owner and SOVEREIGN BANK 450 Penn Street., , READING, PA 19602 as  
Substituted Trustee, have caused this instrument to be executed, each in its respective interest;

SOVEREIGN BANK  
On August 9th, 2007

By:   
Deborah Previtera, Assistant Secretary

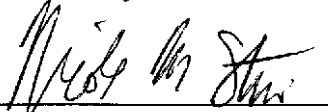


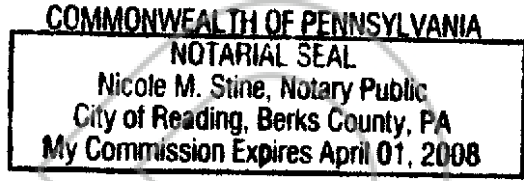
STATE OF Pennsylvania  
COUNTY OF Berks

ON August 9th, 2007, before me, NICOLE M. STINE, a Notary Public in and for the County of Berks County, State of Pennsylvania, personally appeared Deborah Previtera, Assistant Secretary, 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.

SEAL

WITNESS my hand and official seal,

  
\_\_\_\_\_  
NICOLE M. STINE  
Notary Expires: 04/01/2008



(This area for notarial seal)

SOVEREIGN BANK 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 persons legally entitled thereto all estate now held by it under said Deed of Trust.

By SOVEREIGN BANK as Trustee  
On August 9th, 2007

  
\_\_\_\_\_  
DEBORAH PREVITERA, BANKING OFFICER

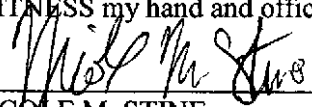


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NVDOUGL\* 6017OPN5109014744 NVDOUGL\_TRUST\_SUB \* \*HMHSOVR\*

STATE OF Pennsylvania  
COUNTY OF Berks

ON August 9th, 2007, before me, NICOLE M. STINE, a Notary Public in and for the County of Berks County, State of Pennsylvania, personally appeared DEBORAH PREVITERA , BANKING OFFICER, 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,



NICOLE M. STINE

Notary Expires: 04/01/2008

(This area for notarial seal)

SEAL

COMMONWEALTH OF PENNSYLVANIA  
NOTARIAL SEAL  
Nicole M. Stine, Notary Public  
City of Reading, Berks County, PA  
My Commission Expires April 01, 2008

\*HMH\*HMHSOVR\*08/09/2007 08:36:59 AM\* SOVR01SOVR0000000000000000021374\*  
NVDOUGL\* 6017OPN5109014744 NVDOUGL\_TRUST\_SUB \* \*HMHSOVR\*

