RECORDING REQUESTED BY: Advantage Equity Service (FIRSTAM)

AND WHEN RECORDED MAIL TO: Specialized Inc. 4180 Via Real, Suite B P.O. Box 5013 Carpinteria, California 93014-5013

(800) 688-8430

Min: 100372406103510985 A.P.N.: 1221-05-001-077 TS No.: 07-79703NV

Loan No.: 0000351054

3465166 DM

10/31/2007 01:39 PM OFFICIAL RECORD Requested By: FIRST AMERICAN TITLE COMPANY

> Douglas County - NV Werner Christen - Recorder

1 ofFee:



14.00

SPACE ABOVE THIS LINE FOR RECORDER'S USE

SUBSTITUTION OF TRUSTEE

WHEREAS, THERESA J. KOZEN A SINGLE WOMAN was the original Trustor, NORTHERN NEVADA TITLE COMPANY was the original Trustee, and WILMINGTON FINANCE, INC. / MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. was the original Beneficiary under that certain Deed of Trust dated 10/25/2006 and recorded on 10/31/2006 as Instrument No. 0687690, in book 1006, page 11850 of Official Records of Douglas County, Nevada; and

WHEREAS, the undersigned is the present Beneficiary under said Deed of Trust, and

WHEREAS, the undersigned desires to substitute a new Trustee under said Deed of Trust in place and instead of said original Trustee, or Successor Trustee, thereunder, in the manner in said Deed of Trust provided,

NOW, THEREFORE, the undersigned hereby substitutes SPECIALIZED INC., as Trustee under said Deed of Trust.

Whenever the context hereof so requires, the masculine gender includes the feminine and/or neuter, and thesingular number includes the plural.

Dated: Of 22. 2007 Mortgage Electronic Registration Systems, Inc. The undersigned hereby affirms that there is no Social Security number contained in this document Robert G. Hall Vice President State of Florida County of Miami Dade } Notary Public, 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(ies), and that by his/her/their signature(s) 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.

Signature

NIBBS

JERUSHA NIBBS COMMISSION # DD 352674 EXPIRES: September 7, 2008