Assessor's/Tax ID No. 1420-34-101-003

Recording Requested By: HSBC MORTGAGE SERVICES

When Recorded Return To: MORTGAGE RELEASE HSBC MORTGAGE SERVICES 577 LAMONT ROAD ELMHURST, IL 60126 DOC # 0718120 02/15/2008 03:43 PM Deputy: PK OFFICIAL RECORD Requested By: HSBC BANK USA

> Douglas County - NV Werner Christen - Recorder

Page: 1 Of 3 Fee:

BK-0208

Of 3 Fee: 19.00 PG-3576 RPTT: 0.00





SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

HSBC MORTGAGE SERVICES #:0009148594 "SKALSKY" Douglas, Nevada MERS #: 100196800090483822 VRU #: 1-888-679-6377

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

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. is the Owner and Holder of the Note secured by the Deed of Trust Dated: 09/08/2004, made by GARY D SKALSKY as Trustor, with T.D. SERVICE COMPANY as Trustee, for the benefit of HOME LOAN CENTER, INC. as Beneficiary, which said Deed of Trust was recorded 10/04/2004 in the Office of the County Recorder of Douglas State of Nevada, in Book/Reel/Liber: 1004 Page/Folio: 01111 as Instrument No.: 0625800 wherein said Owner and Holder hereby substitutes Mortgage Electronic Registration Systems, Inc. as Trustee in lieu of the above-named Trustee under said Deed of Trust.

Property Address: 1419 STEPHANIE WAY, MINDEN, NV 89423

IN WITNESS WHEREOF, MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. 577 LAMONT RD, ELMHURST, IL 60126 as owner and Mortgage Electronic Registration Systems, Inc. 1595 SPRING HILL RD, STE 310, VIENNA, VA 22182 as Substituted Trustee, have caused this instrument to be executed, each in its respective interest;

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.

On October 23rd, 2007

ROBIN MCMAHAN, Vice President

*MR*MRHSBI*10/23/2007 12:38:53 PM* HSBi02HSBI00000000000000000277550* NVDOUGL* 0009148594 NVDOUGL TRUST SUB * *R*MHSBI*

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE Page 2 of 3

STATE OF Illinois COUNTY OF Cook

On October 23rd, 2007, before me, RICHARD STALLINGS, a Notary Public in and for Cook in the State of Illinois, personally appeared ROBIN MCMAHAN, 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,

RICHARD STALLINGS Notary Expires: 02/23/2008 "OFFICIAL SEAL"
RICHARD STALLINGS
Notary Public, State of Illinois
My Commission Expires 02/23/08

(This area for notarial seal)

Mortgage Electronic Registration Systems, Inc. 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.

By Mortgage Electronic Registration Systems, Inc. as Trustee

On October 23rd, 2007

LATONIA HARRIS, VICE PRESIDENT ADMIN SERVICES DIVISION

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0718120 Page: 2 Of 3

BK- 0208 PG- 3577 n2/15/2008

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE Page 3 of 3

STATE OF Illinois COUNTY OF Cook

On October 23rd, 2007, before me, VIVYENE HARRIS, a Notary Public in and for Cook in the State of Illinois, personally appeared LATONIA HARRIS, VICE PRESIDENT ADMIN SERVICES DIVISION, 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,

VIVYENE HARRÍS

Notary Expires: 06/22/2010

My Commission Expires 06/22/10

"OFFICIAL SEAL" VIVYENE L. HARRIS

Notary Public, State of Illinois

(This area for notarial seal)

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0718120 Page: 3 Of 3 02/15/2008

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