DOC # 0728949 08/26/2008 01:56 PM Deputy: GB OFFICIAL RECORD Requested By: C I T GROUP

APN#: 1220-09-810-018

Douglas County - NV Werner Christen - Recorder

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18.00 0.00

Fee:

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Finance Inc Consumer

City/State/Zip

This page added to provide additional information required by NRS 111.312 Sections 1-2 (Additional recording fee applies).

This cover page must be typed or printed clearly in black ink only.

## SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS, JAMES L. LUFRANO AND JANET L. LUFRANO, HUSBAND AND WIFE, AS COMMUNITY PROPERTY WITH RIGHT OF SURVIVORSHIP, Trustor, T. D. SERVICE COMPANY Trustee, and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. the Beneficiary, under that certain Deed of Trust dated JUNE 21, 2005, and recorded JUNE 29, 2005, in Instrument# 0648132, in the official Records of the County of DOUGLAS, State of NEVADA and

WHEREAS, the undersigned Beneficiary desires to substitute a new Trustee under said Deed of Trust in place and stead of T. D. SERVICE COMPANY, now therefore, the undersigned hereby substitutes MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. as Trustee under said Deed of Trust and CHRIS SANTANIELLO, (signee) as the substituted Trustee does hereby reconvey, without warranty, to the person or persons legally entitled thereto, the Estate now held thereunder.

WHEREAS, In having been requested in writing, by the holder of the obligations secured by said deed of trust, to reconvey the estate granted to the substituted trustee under said deed of trust, DOES HEREBY RECONVEY to the persons legally entitled thereto, without warranty, all the estate, title and interest acquired by substituted trustee under said deed of trust.

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.

Beneficiary
THOMAS CRITCHLEY ASST SECRETARY

Substituted Trustee

CHRIS SANTANIELLO, ASST SECRETARY

STATE OF NEW JERSEY

SS

(corp. seal)

COUNTY OF BURLINGTON

On August 14, 2008 before me, the undersigned FRANCES B. ALBERTSON, a Notary Public in and for said State, personally appeared THOMAS CRITCHLEY, ASST SECRETARY of MORTGAGE ELECTRONIC REG STRATION SYSTEMS, INC., and CHRIS SANTANIELLO, ASST SECRETARY as Substituted Trustee, personally known to me to be the persons whose names subscribed to the within

instrument and acknowledged that they executed the same.

WITNESS my hand and official seal.

Notary Public: FRANCES B. ALBERTSON

My Commission Expires: 1/17/2013

When Recorded Return To:

JAMES L. LUFRANO 1016 ARROWHEAD DR

GARDNERVILLE, NV 89460-0000

CIT Account Number: 00009800314966 Frances B. Albertson

MIN#: 1001222 0000179000 0

MERS Telephone Number: 1-888-679-6377

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