DOC # 0748990 08/14/2009 03:35 PM Deputy: PK OFFICIAL RECORD Requested By: FLAGSTAR BANK

> Douglas County - NV Karen Ellison - Recorder

I hereby affirm that this document submitted for recording does not contain a social security number BK-0809

Page: 1

1 0fFee:

PG- 3529 RPTT:

17.00

Signed

Loan No. 501598824 Tax Id # 121925002011

SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE

The undersigned, Mortgage Electronic Registration Systems, Inc., as the owner and holder of the note secured by Deed of Trust made by HOWARD L BROWN and VALERIE H BROWN, as trustor, Joan H. Anderson as Trustee, Mortgage Electronic Registration Systems, Inc., as nominee for Mortgage Electronic Registration Systems, Inc., as nominee for Mortgage ELECTRONIC REGISTRATION SYSTEMS INC AS NOMINEE FOR JBJ, LLC D/B/A PRECISION MORTGAGE as beneficiary, which Deed of Trust was recorded AUGUST 16 2007 in Book No 0807 as Document No 0707666, of official records in the office of the County Clerk and Recorder of DOUGLAS, Nevada, hereby substitutes and appoints themselves as Trustee in lieu of the trustee therein.

LOT 2, AS SET FORTH ON THE OFFICIAL PLAT OF ASPEN CREEK SUBDIVISION FILED FOR RECORD IN THE OFFICE OF THE DOUGLAS COUNTY RECORDER ON NOVEMBER 23, 1993, IN BOOK 1193, PAGE 4915 AS DOCUMENT NO 323383, OFFICIAL RECORDS OF DOUGLAS COUNTY, NEVADA TAX ID 1219-25-002-011

Whereas said SUBSTITUTED 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 THE ESTATE NOW HELD BY IT UNDER SAID DEED OF

Dated JUNE 29 2009 OWNERS SUBSTITUTION OF TRUSTEE

Joan H./Arderson, Vice President

State of Michigán County of Oakland

On JUNE 29 2009, before me a Notary Public, personally appeared Joan H. Anderson, Vice President, personally known to me, or proved to me on the basis of satisfactory evidence to be the person whose name is subscribed to this document on the pasis of sacrament NOTARY PUBLIC, OAKLAND COUNTY, MI

My Commission Expires 11/09/2011

Bonita E Urbats, Notary Public (SEAL)
My commission expires: 11/09/2011

BY:

Mail Tax Statements To:

HOWARD L BROWN VALERIE H BROWN 408 ARLENE MARIE LN

GARDNERVILLE, NV 89460

When Recorded Return To: HOWARD L BROWN, VALERIE H BROWN 408 ARLENE MARIE LN GARDNERVILLE, NV 89460

Drafted by: Shelia Brown Flagstar Bank, FSB 5151 Corporate Dr. Troy, MI 48098