

RECORDED AT THE REQUEST OF:
CHERITA DALLAVALLE
AFTER RECORDING MAIL TO:
CHERITA DALLAVALLE
ONEWEST BANK
6900 BEATRICE DRIVE
KALAMAZOO, MI 49009

Douglas County - NV
Karen Ellison - Recorder
Page: 1 Of 1 Fee: 17.00
BK-1010 PG- 3379 RPTT: 0.00



MERS # 100055401296326921 MERS PHONE: 1-888-679-6377

MAIL TAX STATEMENT TO:
JEFFREY HIGGINS
226 MOTT CT
GARDNERVILLE, NV 89460

Tax ID: 121903001029
Loan No: 1011340088
PO Date: 10/08/2010

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS **MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.** is/are present owner(s) of a promissory note dated **10/23/2008**, executed by **JEFFREY W HIGGINS AND DENISE L HIGGINS HUSBAND AND WIFE JOINT TENANTS WITH RIGHT OF SURVIVORSHIP** in the amount of **\$242,306.00** secured by Deed of Trust executed by the makers of said note, wherein, **STEWART TITLE GUARANTY CO.** is named as Trustee, recorded **10/30/2008** as Filing No. **732198** in Book , Page , of Real Estate records, in the Office of the Recorder of **DOUGLAS** County, **NEVADA**, and

WHEREAS the undersigned as the present beneficiary of the Deed of Trust desire to change the Trustee therein, and

WHEREAS the undersigned further desire to have the property hereinafter mentioned reconveyed by reason of the payment of the indebtedness secured by said Deed of Trust,

NOW, THEREFORE, the undersigned does hereby appoint the undersigned as Trustee under the terms of said Deed of Trust in the place of the original Trustee above mentioned, with the power to perform the Trustee, DOES HEREBY QUITCLAIM AND RECONVEY to the person or persons legally entitled thereto, but without warranty, all of the property covered by said Deed of Trust now held by said Trustee under the terms of said Deed of Trust. Dated this **13th** day of **October, 2010**. I hereby affirm that this document does not contain a social security number.

By:
MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.

State of **MICHIGAN**
County of **KALAMAZOO**

) **DARRYL K. WILLIAMS**
) SS: **VICE PRESIDENT**

On **10/13/2010** before me, **CHERITA DALLAVALLE** a Notary Public in and for said State, personally appeared **DARRYL K. WILLIAMS** the, **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(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

CHERITA DALLAVALLE

CHERITA DALLAVALLE, Notary Public
State of Michigan, County of Kalamazoo
My Commission Expires Aug. 22, 2013
Acting in the County of Kalamazoo