

Assessor's/Tax ID No. 1320-33-717-015

Recording Requested By:  
SUNTRUST MORTGAGE, INC.

Douglas County - NV  
Karen Ellison - Recorder

Page: 1 Of 3 Fee: 19.00  
BK-1210 PG- 5864 RPTT: 0.00

When Recorded Return To:  
SHERRI FARMER  
SUNTRUST MORTGAGE, INC.  
PAYOFF DEPT RVW 3013  
P. O. BOX 27406  
RICHMOND, VA 23286-9437



**SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE**

SUNTRUST MORTGAGE, INC. #:0201473659 "KRUSE" Lender ID:F18/1698539058  
Douglas, Nevada  
MERS #: 100067500001808051 VRU #: 1-888-679-6377

THE UNDERSIGNED DOES HEREBY AFFIRM THAT THIS DOCUMENT SUBMITTED FOR RECORDING DOES NOT CONTAIN PERSONAL INFORMATION ABOUT ANY PERSON.

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. is the Owner and Holder of the Note secured by the Deed of Trust Dated: 03/18/2005 , made by KENNETH J. KRUSE AND KIMBERLY A. KRUSE, HUSBAND AND WIFE as Trustor, with MARQUIS TITLE & ESCROW, INC. as Trustee, for the benefit of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. as Beneficiary, which said Deed of Trust was recorded 03/30/2005 in the Office of the County Recorder of Douglas State of Nevada, in Book/Reel/Liber: 0305 Page/Folio: 13580 as Instrument No.: 0640419 wherein said Owner and Holder hereby substitutes Donald W Courtney as Trustee in lieu of the above-named Trustee under said Deed of Trust.

Property Address: 1483 HARVEST AVE, GARDNERVILLE, NV 89410

IN WITNESS WHEREOF, MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. PAYOFF DEPT RVW 3013, 1001 SEMMES AVENUE, RICHMOND, VA 23224 as owner and Donald W Courtney 1001 SEMMES AVENUE, RICHMOND, VA 23224 as Substituted Trustee, have caused this instrument to be executed, each in its respective interest;

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE Page 2 of 3


MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.  
On December 20th, 2010

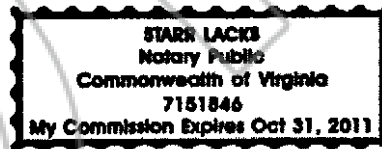
By:   
GABRIELLE BECK, Vice-President

STATE OF Virginia  
COUNTY OF Richmond (City)

On December 20th, 2010, before me, STARR LACKS, a Notary Public in and for Richmond (City) in the State of Virginia, personally appeared GABRIELLE BECK, 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,

  
STARR LACKS  
Notary Expires: 10/31/2011 #7151846



(This area for notarial seal)

Donald W Courtney 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 persons legally entitled thereto all estate now held by it under said Deed of Trust.

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE Page 3 of 3

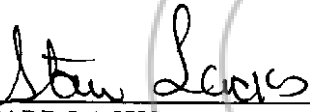
By Donald W Courtney as Trustee  
On December 20th, 2010



STATE OF Virginia  
COUNTY OF Richmond (City)

On December 20th, 2010, before me, STARR LACKS, a Notary Public in and for Richmond (City) in the State of Virginia, personally appeared , 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,

  
STARR LACKS  
Notary Expires: 10/31/2011 #7151846

