

Recording requested by: URSUS Holdings

And when recorded, mail to: 701 Highlander Boulevard, Suite 200, Arlington, TX. 76015

MIN: 100263195003846167

SIS: 888-679-6377

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS, Mortgage Electronic Registration Systems, Inc., as nominee for NovaStar Mortgage, Inc. (originally in the name of The CIT Group/Consumers Finance, Inc.), its successors and assigns, is the Beneficiary and Michael Lane II is/are the Grantors under that certain Deed of Trust to secure an indebtedness of \$131,300.00, dated November 7, 2003 and recorded November 13, 2003, as Instrument No. 0596646, Book 1103, Page 05700 of the Official records of the County of Douglas, Nevada and

WHEREAS, the Beneficiary desires to substitute a new Trustee under said Deed of Trust in the place and stead of First American Title;

NOW, THEREFORE, the Beneficiary hereby substitutes NovaStar Mortgage, Inc. as Trustee under said Deed of Trust. As such duly appointed and substituted Trustee thereunder, the Trustee does hereby reconvey to the person and persons legally entitled thereto, without warranty, all the estate, title and interest acquired by the original Trustee and by NovaStar Mortgage, Inc. as the said substituted Trustee under said Deed of Trust. Wherever the text of this document so requires, the singular includes the plural.

Mortgage Electronic Registration Systems, Inc.  
Beneficiary

By: [Signature]  
Name: John Holtmann  
Title: Assistant Secretary

NovaStar Mortgage, Inc.  
Substitute Trustee

By: [Signature]  
Name: John Holtmann  
Title: Vice President

State of Missouri  
County of Jackson

On February 4th, 2015, before me Angela Caldwell, Notary Public, personally appeared John Holtmann signing as Assistant Secretary of Mortgage Electronic Registration Systems, Inc., and as Vice President of NovaStar Mortgage, Inc., personally known to me (or proved to me on the basis of satisfactory evidence) to be the person subscribed to the within instrument and acknowledged to me that he executed the same in his authorized capacity (ies), and that by his signature on the instrument the person, or the entity upon behalf of which the person acted, executed the instrument.

WITNESS my hand and official seal.

Signature:

[Signature] (Seal)

My commission expires:

October 13, 2015

ANGELA CALDWELL  
Notary Public - Notary Seal  
State of Missouri, Jackson County  
Commission # 11387936  
My Commission Expires Oct 13, 2015