DOC # 0128059

12/12/2006

04 : 23 PM

Official Record
Recording requested By
MORTGAGE SERVICE CENTER

Lincoln County - NV Leslie Boucher - Recorder

Fee: \$15.00

Page 1 of 2 Recorded By: LB

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- 0204



Mail Tax Statements To; OWEN LARRY W 7820 REMINGTON SILVER SPRINGS, NV, 89429-

APN#: 017-301-12 Property Address: 7820 REMINGTON

SILVER SPRINGS, Nevada, 89429

When recorded return to:

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS INC AS NOMINEE FOR PHH MORTGAGE CORP FKA CENDANT MORTGAGE CORP

P. O. Box 5452

4001 Leadenhall Road, SV03

Mt. Laurel, NJ 08054-5452

Dinesh Kumar Loan 0035253889

MIN #:

MIN PHONE: 1-888-679-6377

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

MICHELLE C. ELIZARDO-YOUNG

ASSISTANT VICE PRESIDENT

SUBSTITUTION OF TRUSTEE

Trustee Services, Inc. who address is P. O. Box 2980, Silverdale, WA 98383-2980 is hereby appointed successor trustee under that certain Deed of Trust described below:

Borrower(s): LARRY W OWEN / BETTY A OWEN

Original Beneficiary: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS INC AS NOMINEE FOR

PHH MORTGAGE CORP FKA CENDANT MORTGAGE CORP

Original Trustee: FIRST AMERICAN TITLE

Loan Amount: \$ 123,700

Date of Deed of Trust: 07 day of April 2006

Date Recorded: 06/06/2006

Book/Page: ./.

Document Number: 383894

Filed for record in LYON County, State of NV

On this date of 24 day of November 2006

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS INC AS NOMINEE FOR PHH MORTGAGE CORP FKA CENDANT MORTGAGE CORP

MICHELLE C. ELIZARDO-YOUNG

ASSISTANT VICE PRESIDENT

State of New Jersey, County of Burlington

On this date of 24 day of November 2006 before me, the undersigned, a Notary Public in and for the State of New Jersey, duly commissioned and sworn, personally appeared MICHELLE C. ELIZARDO-YOUNG to me known to be the ASSISTANT VICE PRESIDENT of the corporation that executed the foregoing instrument, and acknowledged the said instrument to be the free and voluntary act and deed of said corporation, for the uses and purposes therein mentioned, and on oath state that he/she is authorized to execute the said instrument.

Witness my hand and official seal hereto affixed the day and year first above written.

Notary Public in and for State of New Jersey

Residing at Mount Laurel

Roberta J O'Drain Notary Public of New Jersey My Commission Expires April 6, 2009