Assessor's/Tax ID No. 003-074-08

Recording Requested By: HSBC MORTGAGE SERVICES

When Recorded Return To: MORTGAGE RELEASE HSBC MORTGAGE SERVICES 577 LAMONT ROAD ELMHURST, IL 60126 DOC # 0128492

03/13/2007

Ø3:59 PM

Official Record

Recording requested By RECORDS ADMINISTRATIONS

Lincoln County - NV Leslie Boucher - Recorder

Fee: \$19.00

Page 1 of 3 Recorded By: LB

Book- 229 Page- 0364





SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

HSBC MORTGAGE SERVICES #:0012778502 "SMITH" Lincoln, Nevada MERS #: 100176105121522315 VRU #: 1-888-679-6377

THE UNDERSIGNED DOES HEREBY AFFIRM THAT THIS DOCUMENT SUBMITTED FOR RECORDING DOES NOT CONTAIN A SOCIAL SECURITY NUMBER.

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. is the Owner and Holder of the Note secured by the Deed of Trust Dated: 12/27/2005, made by DAVID D SMITH AND DARLA R SMITH as Trustor, with FIRST AMERICAN TITLE CO OF NV as Trustee, for the benefit of ACCREDITED HOME LENDERS, INC., A CALIFORNIA CORPORATION as Beneficiary, which said Deed of Trust was recorded 12/30/2005 in the Office of the County Recorder of Lincoln State of Nevada, in Book/Reel/Liber: 210 Page/Folio: 196 as Instrument No.: 125726 wherein said Owner and Holder hereby substitutes Mortgage Electronic Registration Systems, Inc. as Trustee in lieu of the above-named Trustee under said Deed of Trust.

Property Address: 70 CULVERWELL STREET, CALIENTE, NV 89008

IN WITNESS WHEREOF, MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. 577 LAMONT RD, ELMHURST, IL 60126 as owner and Mortgage Electronic Registration Systems, Inc. 1595 SPRING HILL RD, STE 310, VIENNA, VA 22182 as Substituted Trustee, have caused this instrument to be executed, each in its respective interest;

*CSB*CSBHSBI*01/10/2007 10:48:08 AM* HSBI02HSBI000000000000000066774* NVLINCO* 0012778502 NVSTATE TRUST_SUB * *CSBHSBI*

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE Page 2 of 3

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. On January 10th, 2007

By: CHARLENE BROWN, Vice-president

STATE OF Illinois COUNTY OF Cook

On January 10th, 2007, before me, LESLIE T COURTS, a Notary Public in and for Cook in the State of Illinois, personally appeared CHARLENE BROWN, 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,

LESLIE T COURTS

Notary Expires: 10/28/2007

OFFICIAL SEAL'
LESLIE T COLIRTS
NOTARY PUBLIC STATE OF ILLINOIS

My Commission Expires 10/28/2007

(This area for notarial seal)

Mortgage Electronic Registration Systems, Inc. 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.

By Mortgage Electronic Registration Systems, Inc. as Trustee

On January 10th, 2007

ANGELA COOPER-JOHNSON, VICE PRESIDENT ADMIN SERVICES DIVISION

QUwd~

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SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE Page 3 of 3

STATE OF Illinois COUNTY OF Du Page

On January 10th, 2007, before me, LAURIE A. BATURA, a Notary Public in and for Du Page in the State of Illinois, personally appeared ANGELA COOPER-JOHNSON, VICE PRESIDENT ADMIN SERVICES DIVISION, 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,

Danne Uffature LAURIE A. BATURA

Notary Expires: 07/21/2008

"OFFICIAL SEAL"
LAURIE A. BATURA
Notary Public, State of Illinois
My Gemmissien Expires 07/21/08

(This area for notarial seal)