Assessor's/Tax ID No. 003-033-03

Recording Requested By: Cenlar FSB

When Recorded Return To: BRUCE GILBERT 10836 CALLE VERDE #256 LA MESA, CA 919440000 DOC # 0136473

/22/2010 04-27 PM

Official Record

Recording requested By LOAN ADMINISTRATION/SATISFACTION **Lincoln County — NV**

Leslie Boucher - Recorder

Fee \$19.00 Page 1 of 3

RPTT: Recorded By: AE



Book- 258 Page- 0406

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

Cenlar FSB #:0030630644 "GILBERT" Lender ID:N24/480612641 Lincoln, Nevada MERS #: 100029500021197425 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 AS NOMINEE FOR TAYLOR, BEAN & WHITAKER MORTGAGE CORP. is the Owner and Holder of the Note secured by the Deed of Trust Dated: 11/06/2007, made by BRUCE GILBERT AND REBECCA GILBERT HUSBAND AND WIFE AS JOINT TENANTS as Trustor, with FIRST AMERICAN TITLE CO. as Trustee, for the benefit of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS INC AS NOMINEE FOR TAYLOR, BEAN & WHITAKER MORTGAGE CORP as Beneficiary, which said Deed of Trust was recorded 11/19/2007 in the Office of the County Recorder of Lincoln State of Nevada, in Book/Reel/Liber: 237 Page/Folio: 298 as Instrument No.: 0130371 wherein said Owner and Holder hereby substitutes CENLAR FSB as Trustee in lieu of the above-named Trustee under said Deed of Trust.

Property Address: 251 RYAN ST, CALIENTE, NV 89008

IN WITNESS WHEREOF, MORTGAGE ELECTRONIC REGISTRATION SYSTEMS INC AS NOMINEE FOR TAYLOR, BEAN & WHITAKER MORTGAGE CORP. 425 PHILLIPS BLVD, EWING, NJ 08618 as owner and CENLAR FSB 425 Phillips Blvd., EWING, NJ 08618 as Substituted Trustee, have caused this instrument to be executed, each in its respective interest;

*LLF*LLFCENJ*09/16/2010 07:06:12 AM* CENJ01CENJ0000000000000000180849* NVLINCO* 0030630644 NVSTATE_TRUST_SUB * LLF*LLFCENJ*

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE Page 2 of 3

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS INC AS NOMINEE FOR TAYLOR, BEAN & WHITAKER MORTGAGE CORP.

On September 16th, 2010

DONNA CYNCH President

YNCH Second Vice

STATE OF New Jersey COUNTY OF Mercer

On September 16th, 2010, before me, SHERRYL A. KLEVENCE, a Notary Public in and for Mercer in the State of New Jersey, personally appeared DONNA J LYNCH, Second 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,

SHERRYL A. KLEVENCE

Notary Expires: 08/01/2011 #2277604

(This area for notarial seal)

CENLAR FSB 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 CENLAR FSB as Trustee On September 16th, 2010

CYNTHIA THOMAS, TRUSTEE

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SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE Page 3 of 3

STATE OF New Jersey COUNTY OF Mercer

On September 16th, 2010, before me, SHERRYL A. KLEVENCE, a Notary Public in and for Mercer in the State of New Jersey, personally appeared CYNTHIA THOMAS, TRUSTEE, 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,

SHERRYL A. KLEVENCE

Notary Expires: 08/01/2011 #2277604

(This area for notarial seal)

*LLF*LLFCENJ*09/16/2010 07:06:12 AM* CENJ01CENJ000000000000000180849* NVLINCO* 0030630644 NVSTATE_TRUST_SUB * LLF*LLFCENJ*