

Prepared by and after recording mail to:

SMI/Attn. Cheryl Swinsinski
P.O. Box 540817
Houston, Texas 77254-0817
Tel. (800) 795-5263



Nevada

County of Douglas

Loan #: 602094339
Index: 83784
Job#: 405_9836

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS, the undersigned is the present Beneficiary under the Deed of Trust described as follows:

Trustor:	JOHN WILLIAM BACH AND BETTY BACH
Beneficiary:	STANDARD FEDERAL BANK, A FEDERAL SAVINGS BANK
Trustee:	WESTERN TITLE COMPANY, INC.
Original Loan Amount:	\$140,000.00
Property Address:	1264 WRANGLER CIR, MINDEN, NV 86423
Date of DOT:	1/14/98
Date Recorded:	1/28/98
Doc. / Inst. No:	0430813
Book:	0198
Page:	2867

AND WHEREAS, the undersigned desires to substitute a new Trustee under said Deed of Trust in the place and stead of present Trustee thereunder.

Now, therefore, the undersigned hereby substitutes STEWART MORTGAGE INFORMATION CO., A SUBSIDIARY OF STEWART TITLE COMPANY whose address is 3910 Kirby Drive, Suite 300, Houston, Tx 77098, as Trustee under said Deed of Trust.

STEWART MORTGAGE INFORMATION CO., A SUBSIDIARY OF STEWART TITLE COMPANY HEREBY ACCEPTS THE APPOINTMENT AS TRUSTEE, under the above Deed of Trust and as successor trustee and pursuant to the request of the said owner and holder and in accordance with the provisions of said Deed of Trust. DOES HEREBY RECONVEY WITHOUT WARRANTY to the person of persons legally entitled thereto, all the estate now held by it under the terms of said Deed of Trust.

In witness whereof the parties hereto have caused this instrument to be duly executed this 4th day of December 1998 A.D. .

STEWART MORTGAGE INFORMATION CO., A
SUBSIDIARY OF STEWART TITLE COMPANY

By: Barbara Kasza

STANDARD FEDERAL BANK, A
FEDERAL SAVINGS BANK

By: Daniel Vitale
Title: Loan Officer



* 6 8 2 8 9 4 3 3 9 *

0459821

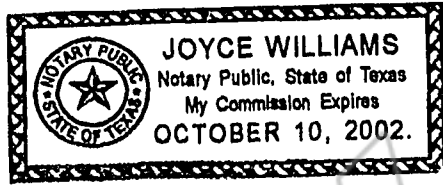
BK0199PG5550

STATE OF TEXAS
COUNTY OF HARRIS

On this the 4th day of December 1998 A.D. , before me, a Notary Public, appeared Barbara Kasza to me personally known, who being by me duly sworn, did say that (s)he is the of STEWART MORTGAGE INFORMATION CO., A SUBSIDIARY OF STEWART TITLE COMPANY , and that said instrument was signed on behalf of said corporation by authority of its Board of Directors, and said Barbara Kasza acknowledged said instrument to be the free act and deed of said corporation.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed my official seal the day and year first above written.

[Handwritten Signature]



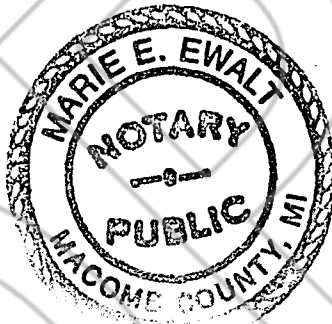
STATE OF Michigan
COUNTY OF Oakland

On this the 4th day of December 1998 A.D. , before me, a Notary Public, appeared Daniel Vitale to me personally known, who being by me duly sworn, did say that (s)he is the Loan Officer of STANDARD FEDERAL BANK, A FEDERAL SAVINGS BANK , and that said instrument was signed on behalf of said corporation by authority of its Board of Directors, and said Daniel Vitale acknowledged said instrument to be the free act and deed of said corporation.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed my official seal the day and year first above written.

[Handwritten Signature]

Marie E. Ewalt
Notary Public, Macomb County, Michigan
Acting in Oakland County
My Commission Expires 10/23/2000



REQUESTED BY
Stewart Mortgage
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

'99 JAN 28 P1:31

0459821

BK0199PG5551

LINDA SLATER
RECORDER
\$11.00 PAID *[Signature]* DEPUTY