Prepared by and after recording mail to:

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

Nevada

County of Douglas

Loan #: 0610592420 Index #: 332315 Job #: 405_2155

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

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

Trustor:

GREG SMITH

Beneficiary:

CAPITOL COMMERCE MORTGAGE CO.

Trustee:

C.C.M.C. CO.

Original Loan Amount:

\$56,200.00

Property Address:

1453 EDLESBOROUGH CIRCLE, GARDNERVILLE, NV 89410

Date of DOT:

Date Recorded:

2/16/00

Doc. / Inst. No:

2/23/00 0486731

Book:

0200

Page:

3572

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 GUARANTY 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 GUARANTY 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 7th day of August 2001 A.D.

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

ABN AMRO MORTGAGE GROUP, INC.

By: Sherry Doza

Title: Vice President

By: Barbara Kasza

Title: Senior Vice President

MAIL TAX STATEMENTS TO:

GREG SMITH

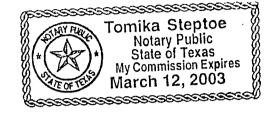
1453 EDLESBOROUGH CIR, GARDNERVILLE, NV 89410

STATE OF TEXAS COUNTY OF HARRIS

On this the 7th day of August 2001 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 Senior Vice President of STEWART MORTGAGE INFORMATION CO., A SUBSIDIARY OF STEWART TITLE GUARANTY 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.

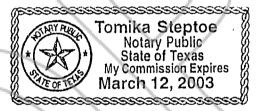


STATE OF Texas **COUNTY OF Harris**

On this the 7th day of August 2001 A.D., before me, a Notary Public, appeared Sherry Doza to me personally known, who being by me duly sworn, did say that (s)he is the Vice President of ABN AMRO MORTGAGE GROUP, INC., and that said instrument was signed on behalf of said corporation by authority of its Board of Directors, and said Sherry Doza 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.





2001 AUG 13 PM 4: 07

LINDA SLATER RECORDER _PAID K DEPUTY

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