

Prepared by and after recording mail to:

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

MAIL TAX STATEMENTS TO:
EDITH LOES
1016 SIERRA VISTA CT, GARDNERVILLE, NY 89410

Nevada
County of Douglas

Loan # : 0609795968
Index # : 350458
Job # : 405_2171

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

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

Trustor: EDITH LOES
Beneficiary: ABN AMRO MORTGAGE GROUP, INC.
Trustee: WESTERN TITLE COMPANY, INC.
Original Loan Amount: \$159,000.00
Property Address: 1016 SIERRA VISTA CT, GARDNERVILLE, NV 89410
Date of DOT: 9/24/99
Date Recorded: 9/29/99
Doc. / Inst. No: 0477739
Book: 0999
Page: 5796

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

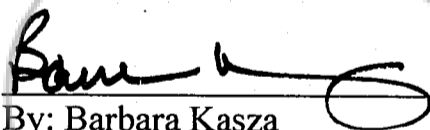
Now, therefore, the undersigned hereby substitutes STEWART MORTGAGE INFORMATION CO., A SUBSIDIARY OF STEWART TITLE GUARANTY COMPANY whose address is 3910 Kirby Drive, Suite 300, Houston, Tx 77098, as Trustee under said Deed of Trust.

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.

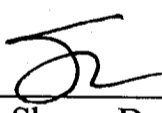
In witness whereof the parties hereto have caused this instrument to be duly executed this 9th day of November 2001 A.D. .

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

ABN AMRO MORTGAGE GROUP, INC.


By: Barbara Kasza

Title: Senior Vice President


By: Sherry Doza
Title: Vice President



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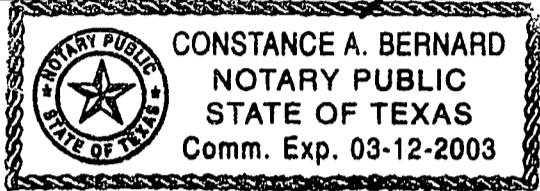
BOOK1101 PAGE7420

STATE OF TEXAS
COUNTY OF HARRIS

On this the 9th day of November 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.

Constance A. Bernard

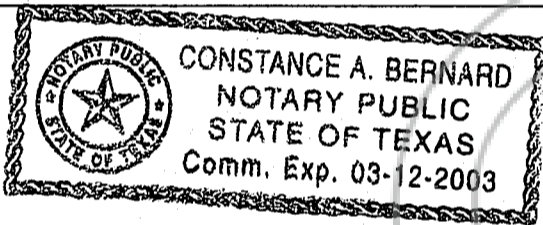


STATE OF Texas
COUNTY OF Harris

On this the 9th day of November 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.

Constance A. Bernard



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

2001 NOV 26 PM 12: 10

LINDA SLATER
RECORDER

\$ *18.00* PAID *K* DEPUTY

0528422

BOOK 1101 PAGE 7421