

Prepared by and after recording mail to:

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MAIL TAX STATEMENTS TO:
FRED BUFFINGTON AND JORGE ANNA BUFFINGTON
1303 W. AYLESBURY COURT, GARDNERVILLE, NV 89410

Nevada

County of Douglas

Loan # : 0603321121
Index # : 347679
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:	FRED BUFFINGTON AND JORGE ANNA BUFFINGTON
Beneficiary:	STANDARD FEDERAL BANK, A FEDERAL SAVINGS BANK
Trustee:	TRUST NOT GIVEN ON RECORDED DEED OF TRUST
Original Loan Amount:	\$115,000.00
Property Address:	1303 W. AYLESBURY COURT, GARDNERVILLE, NV 89410
Date of DOT:	7/1/98
Date Recorded:	7/7/98
Doc. / Inst. No:	0443673
Book:	0798
Page:	0805

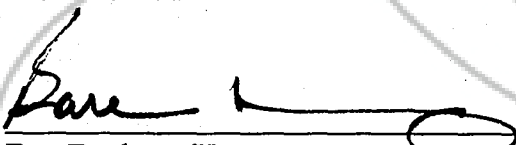
AND WHEREAS, the undersigned desires to substitute a new Trustee under said Deed of Trust in the place and stead of present Trustee thereunder.

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.

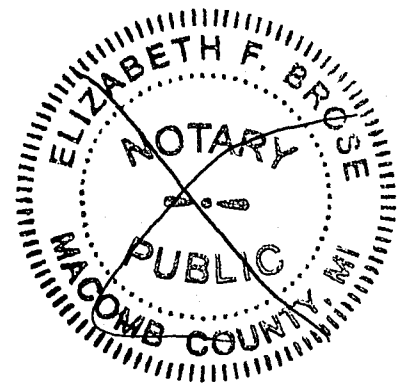
In witness whereof the parties hereto have caused this instrument to be duly executed this 7th day of November 2001 A.D. .

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


By: Barbara Kasza
Title: Senior Vice President

STANDARD FEDERAL BANK, A
FEDERAL SAVINGS BANK


By: Michelle M. Lams
Title: Vice President



0529455

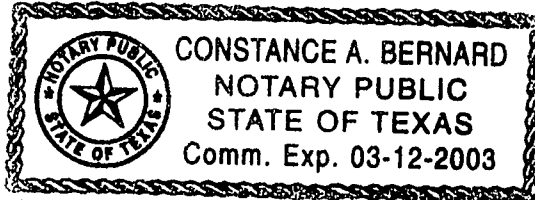
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STATE OF TEXAS
COUNTY OF HARRIS

On this the 7th 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

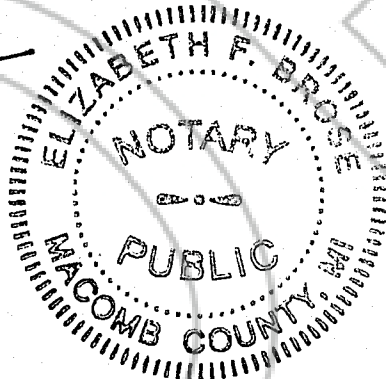


STATE OF Michigan
COUNTY OF Oakland

On this the 7th day of November 2001 A.D. , before me, a Notary Public, appeared Michelle M. Lams to me personally known, who being by me duly sworn, did say that (s)he is the Vice President 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 Michelle M. Lams 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.

Elizabeth F. Brose
Elizabeth F. Brose, Notary Public
Macomb County Acting in Oakland County
My Commission Expires 1/08/2003



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

2001 DEC -6 PM 2: 32

LINDA SLATER
RECORDER

\$18⁰⁰ PAID *ka* DEPUTY

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BK 1201 PG 1880