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✓ Prepared by and after recording mail to:

SMI/Attn. Sherry Doza
P.O. Box 540817
Houston, Texas 77254-0817
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Nevada
County of Douglas

Loan #: 0601720836
Index #: 345798
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:	MARLENE AMBAR
Beneficiary:	STANDARD FEDERAL BANK, A FEDERAL SAVINGS BANK
Trustee:	WESTERN TITLE
Original Loan Amount:	\$168,000.00
Property Address:	1277 HERMOSA CT, MINDEN, NV 89423
Date of DOT:	10/20/97
Date Recorded:	10/24/97
Doc. / Inst. No:	0424712
Book:	1097
Page:	4602

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

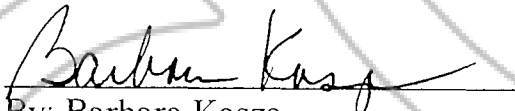
Now, therefore, the undersigned hereby substitutes STEWART MORTGAGE INFORMATION CO., A SUBSIDIARY OF STEWART TITLE GUARANTY COMPANY whose address is 3910 Kirby Drive, Suite 300, Houston, Tx 77098, as Trustee under said Deed of Trust.

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.

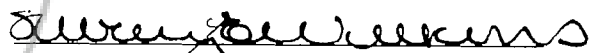
In witness whereof the parties hereto have caused this instrument to be duly executed this 25th day of October 2001 A.D.

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

STANDARD FEDERAL BANK, A
FEDERAL SAVINGS BANK



By: Barbara Kasza
Title: Senior Vice President



By: Shirley E. Wilkins
Title: Assistant Vice President

MAIL TAX STATEMENTS TO:

MARLENE AMBAR
1277 HERMOSA CT
MINDEN NV 89423



0529591

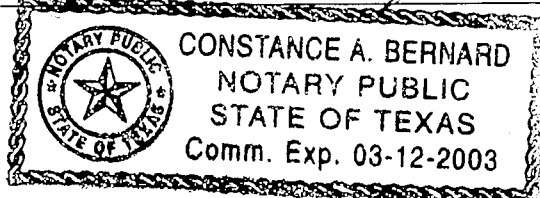
BK1201PG2361

STATE OF TEXAS
COUNTY OF HARRIS

On this the 25th day of October 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



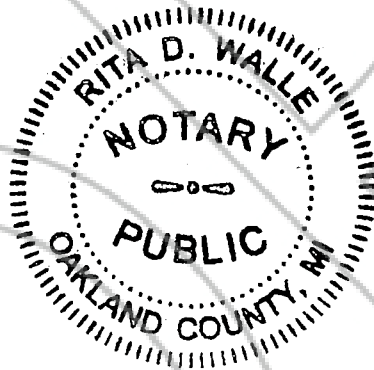
STATE OF Michigan
COUNTY OF Oakland

On this the 25th day of October 2001 A.D. , before me, a Notary Public, appeared Shirley E. Wilkins to me personally known, who being by me duly sworn, did say that (s)he is the Assistant 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 Shirley E. Wilkins 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.

Rita D. Walle

Rita D. Walle
Notary Public, Oakland County
My Commission Expires 1/13/2004



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

2001 DEC -7 PM 2: 26

LINDA SLATER
RECORDER

\$18⁰⁰ PAID *[Signature]* DEPUTY

0529591

BK 1201 PG 2362