

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:
MICHAEL J. DOWNS AND HEIDI ANN DOWNS
2728 ESAW ST , MINDEN NV 89423

Nevada

County of Douglas

Loan # : 0613866018
Index # : 352693
Job # : 405_2173

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

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

Trustor: MICHAEL J. DOWNS AND HEIDI ANN DOWNS
Beneficiary: ABN AMRO MORTGAGE GROUP, INC.
Trustee: FOUNDERS TITLE COMPANY OF NEVADA
Original Loan Amount: \$259,000.00
Property Address: 2728 ESAW ST., MINDEN, NV 89423
Date of DOT: 3/1/01
Date Recorded: 3/7/01
Doc. / Inst. No: 0510022
Book: 0301
Page: 1921

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

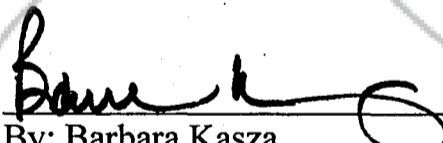
Now, therefore, the undersigned hereby substitutes STEWART MORTGAGE INFORMATION CO., A SUBSIDIARY OF STEWART TITLE GUARANTY COMPANY whose address is 3910 Kirby Drive, Suite 300, Houston, Tx 77098, as Trustee under said Deed of Trust.

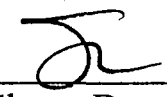
STEWART MORTGAGE INFORMATION CO., A SUBSIDIARY OF STEWART TITLE GUARANTY COMPANY HEREBY ACCEPTS THE APPOINTMENT AS TRUSTEE, under the above Deed of Trust and as successor trustee and pursuant to the request of the said owner and holder and in accordance with the provisions of said Deed of Trust. DOES 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 20th 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



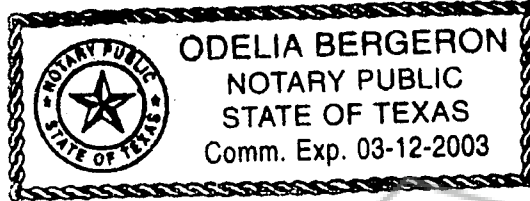
0529718
BK 1201 PG 2873

STATE OF TEXAS
COUNTY OF HARRIS

On this the 20th 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.

Odellia Bergeron

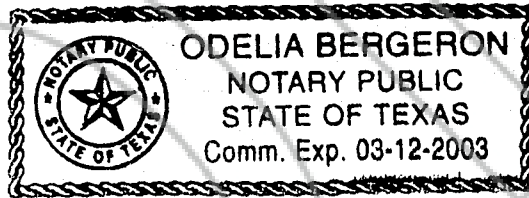


STATE OF Texas
COUNTY OF Harris

On this the 20th 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.

Odellia Bergeron



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

2001 DEC 10 PM 2:22

LINDA SLATER
RECORDER

\$18⁰⁰ PAID *12* DEPUTY

0529718
BK 1201 PG 2874