

18-
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:
BRYAN LEE STAMPER AND KATHLEEN C, SIMMONS-
STAMPER
910 SPRINGFIELD DR, GARDNERVILLE, NV 89410

Nevada

Loan # : 0608751156

County of Douglas

Index # : 399857

Job # : 405_2298

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

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

Trustor: BRYAN LEE STAMPER AND KATHLEEN C, SIMMONS-STAMPER
Beneficiary: STANDARD FEDERAL BANK, A FEDERAL SAVINGS BANK
Trustee: WESTERN TITLE COMPANY, INC
Original Loan Amount: \$224,800.00
Property Address: 910 SPRINGFIELD DR, GARDNERVILLE, NV 89410
Date of DOT: 6/4/99
Date Recorded: 6/4/99
Doc. / Inst. No: 0469660
Book: 0699
Page: 1184

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 TITLE GUARANTY COMPANY whose address is 1980 Post Oak, Suite 300, Houston, Tx 77056 , as Trustee under said Deed of Trust.

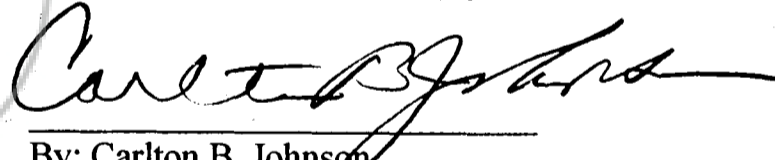
STEWART TITLE GUARANTY COMPANY HEREBY ACCEPTS THE APPOINTMENT AS TRUSTEE, under the above Deed of Trust and as successor trustee and pursuant to the request of the said owner and holder and in accordance with the provisions of said Deed of Trust. DOES HEREBY RECONVEY WITHOUT WARRANTY to the person of 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 April 2002 A.D. .

STEWART TITLE GUARANTY COMPANY

STANDARD FEDERAL BANK, A
FEDERAL SAVINGS BANK


By: Barbara Kasza
Title: Assistant Vice President


By: Carlton B. Johnson
Title: First Vice President



0542400

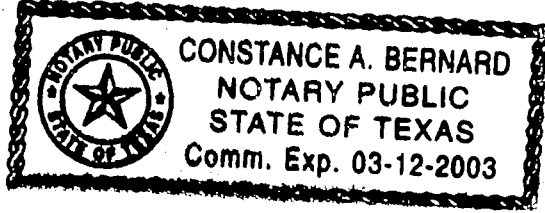
BK0502PG05098

STATE OF TEXAS
COUNTY OF HARRIS

On this the 20th day of April 2002 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 Assistant Vice President 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

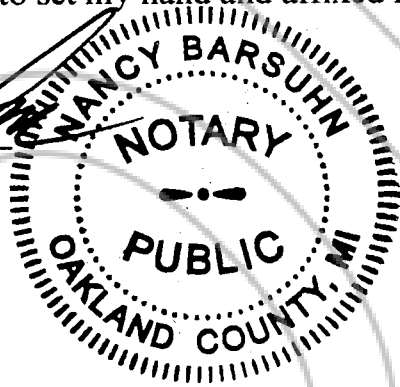


STATE OF Michigan
COUNTY OF Oakland

On this the 20th day of April 2002 A.D. , before me, a Notary Public, appeared Carlton B. Johnson to me personally known, who being by me duly sworn, did say that (s)he is the First 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 Carlton B. Johnson 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.

Nancy Barsuhn
Nancy Barsuhn
Notary Public, Oakland County
My Commission Expires 4/13/2003



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

2002 MAY 16 PM 2: 21

LINDA SLATER
RECORDER

\$1800 PAID *bl* DEPUTY

0542400

BK0502PG05099