PIN:

122012110003

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:

SUZETTE RUSSI 1887 CROCKETT LN GARDNERVILLE, NV 89410

Nevada

County of Douglas

Loan #: 7442429 Index #: 6165

Index #: 6165 Job #: 110_2225

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

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

Trustor:

SUZETTE RUSSI

Beneficiary:

OHIO SAVINGS BANK

Trustee:

STEWART TITLE

Original Loan Amount:

\$74,000.00

Property Address:

1887 CROCKETT LN , GARDNERVILLE, NV 89410

Date of DOT:

9/20/01

Date Recorded:

9/25/01

Doc. / Inst. No:

0523595

Book:

0901

Page:

6533

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 , 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 10th day of July 2002 A.D. .

STEWART TITLE GUARANTY COMPANY

By: BARBARA KASZA

Title: ASSISTANT VICE PRESIDENT

OHIO SAVINGS BANK, a Federal Savings Bank, Formerly known as Ohio Savings Bank, FSB

By: SHERRY DOZA

Title: AUTHORIZED AGENT



STATE OF TEXAS COUNTY OF HARRIS

On this the 10th day of July 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.

Elles Begun

ODELIA BERGERON

NOTARY PUBLIC

STATE OF TEXAS

Comm. Exp. 03-12-2003

STATE OF TEXAS COUNTY OF HARRIS

On this the 10th day of July 2002 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 AUTHORIZED AGENT of OHIO SAVINGS BANK, a Federal Savings Bank, Formerly known as Ohio Savings Bank, FSB, 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.

Idelia Buzuo

ODELIA BERGERON NOTARY PUBLIC STATE OF TEXAS Comm. Exp. 03-12-2003

Stewart most gage
IN OFFICIAL RECORDS OF
DOUGLAS CO. NEVADA

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LINDA SLATER
RECORDER

PAID DEPUTY