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:

CHERIE TENBROECK

P.O. BOX 2155, GARDNERVILLE, NV 89410

Nevada

Loan #: 0608404177

Index #:

County of Douglas

Job #: 405_2250

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

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

Trustor:

CHERIE TENBROECK

Beneficiary:

ABN AMRO MORTGAGE GROUP, INC.

Trustee:

STEWART TITLE OF DOUGLAS COUNTY

Original Loan Amount:

\$100,000.00

Property Address:

1431 EDLESBOROUGH CIRCLE, GARDNERVILLE, NV 89410

Date of DOT:

9/8/99

Date Recorded: Doc. / Inst. No:

9/17/99 0476889

Book:

0999

Page:

3599

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 8th day of August 2002 A.D. .

STEWART TITLE GUARANTY COMPANY

ABN AMRO MORTGAGE GROUP, INC.

By: Barbara Kasza

Title: Assistant Vice President

By: Sherry Doza

Title: Vice President



STATE OF TEXAS COUNTY OF HARRIS

On this the 8th day of August 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

first above written.

delis Buzi

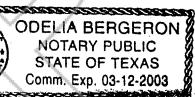
ODELIA BERGERON
NOTARY PUBLIC
STATE OF TEXAS
Comm. Exp. 03-12-2003

STATE OF Texas
COUNTY OF Harris

On this the 8th day of August 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 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.

Odelia Bugier





Stewart Mortgage

IN OFFICIAL RECORDS OF

DOUGLAS CO. HEVADA

2002 AUG 16 PM 2: 43

LINDA SLATER
RECORDER

S PAID & DEPUTY

0549688 BK 0802PG04964