

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:
ROBERT F. KOERNER AND JUDITH J. KOERNER
1528 HWY 395 #210
GARDNERVILLE, NV 89410

Nevada

County of Douglas

Loan # : 0617672978

Index # : 430463

Job # : 405_2275

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

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

Trustor:	ROBERT F. KOERNER AND JUDITH J. KOERNER
Beneficiary:	ABN AMRO MORTGAGE GROUP, INC.
Trustee:	FIRST AMERICAN TITLE COMPANY OF NEVADA
Original Loan Amount:	\$310,500.00
Property Address:	114 HWY 395 AKA JOLIE WAY, GARDENVILLE, NV 89410
Date of DOT:	9/21/01
Date Recorded:	9/21/01
Doc. / Inst. No:	0523323
Book:	0901
Page:	5269

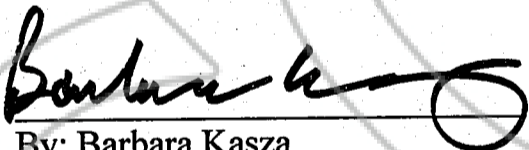
AND WHEREAS, the undersigned desires to substitute a new Trustee under said Deed of Trust in the place and stead of present Trustee thereunder.

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 or persons legally entitled thereto, all the estate now held by it under the terms of said Deed of Trust.

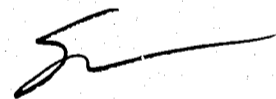
In witness whereof the parties hereto have caused this instrument to be duly executed this 7th day of November 2002 A.D.

STEWART TITLE GUARANTY COMPANY

ABN AMRO MORTGAGE GROUP, INC.



By: Barbara Kasza
Title: Assistant Vice President



By: Sherry Doza
Title: Vice President



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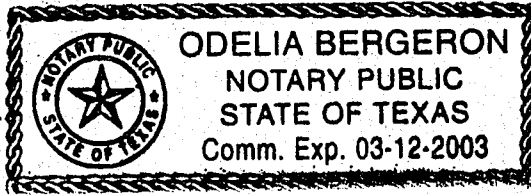
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STATE OF TEXAS
COUNTY OF HARRIS

On this the 7th day of November 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.

Odella Bergeron

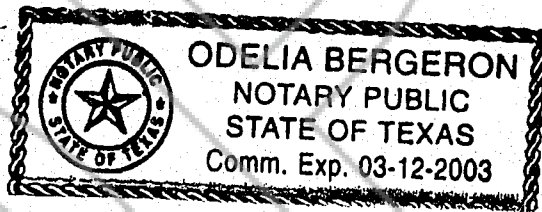


STATE OF Texas
COUNTY OF Harris

On this the 7th day of November 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.

Odella Bergeron



REQUESTED BY
STEWART MORTGAGE INFO
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

2002 NOV 22 PM 2: 35

LINDA SLATER
RECORDER

\$ 18⁰⁰ PAID AB DEPUTY

0558729

BK 1102 PG 09578