

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:
MELISSA A. SAUNDERS
1473 ANGORA DR
GARDNERVILLE, NV 89410

Nevada
County of Douglas

Loan # : 0610856920
Index # :
Job # : 405_2282

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

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

Trustor:	MELISSA A. SAUNDERS
Beneficiary:	CAPITOL COMMERCE MORTGAGE CO.
Trustee:	C.C.M.C. CO.
Original Loan Amount:	\$119,000.00
Property Address:	1473 ANGORA DRIVE, GARDNERVILLE, NV 89410
Date of DOT:	3/28/00
Date Recorded:	4/3/00
Doc. / Inst. No:	0489231
Book:	0400
Page:	0137

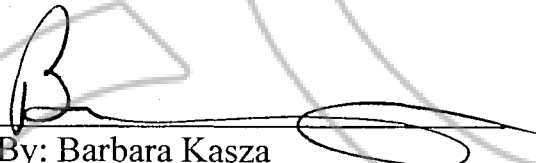
AND WHEREAS, the undersigned desires to substitute a new Trustee under said Deed of Trust in the place and stead of present Trustee thereunder.


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 26th 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



0560003

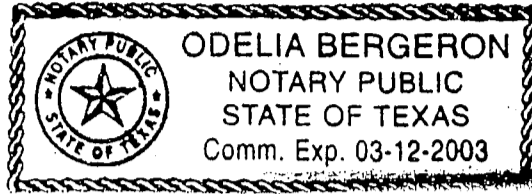
BK 1202 PG 02893

STATE OF TEXAS
COUNTY OF HARRIS

On this the 26th 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.

Odell Bergeron

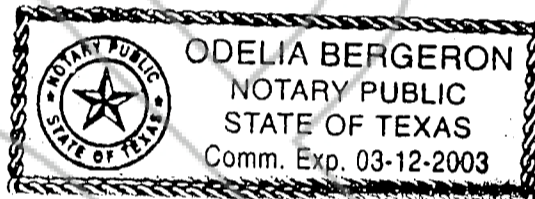


STATE OF Texas
COUNTY OF Harris

On this the 26th 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.

Odell Bergeron



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

2002 DEC -6 PM 12: 35

LINDA SLATER
RECORDER

\$ 18⁰⁰ PAID *K2* DEPUTY

0560003

BK 1202PG02894