

PIN: 131903413001

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:
STEVEN J. HEBERT
2400 GENOA MEADOWS CL
GENOA, NV 89411

Nevada

County of Douglas

Loan #: 1430219
Index #: 23715
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:	STEVEN J. HEBERT
Beneficiary:	OHIO SAVINGS BANK
Trustee:	FIRST AMERICAN TITLE COMPANY OF NEVADA
Original Loan Amount:	\$274,000.00
Property Address:	2400 GENOA MEADOWS CIRCLE, GENOA, NV 89411
Date of DOT:	4/1/02
Date Recorded:	4/22/02
Doc. / Inst. No:	0540223
Book:	0402
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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 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 3rd day of December 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



0560942

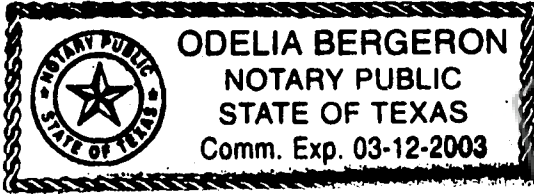
BK 1202 PG 06855

STATE OF TEXAS
COUNTY OF HARRIS

On this the 3rd day of December 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

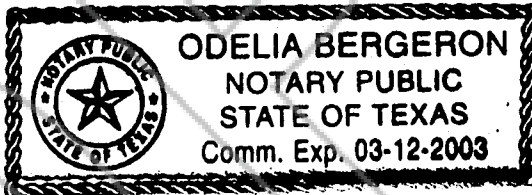


STATE OF TEXAS
COUNTY OF HARRIS

On this the 3rd day of December 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.

Odella Bergeron



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

2002 DEC 16 PM 2: 10

LINDA SLATER
RECORDER

\$18.00 PAID 12 DEPUTY

0560942

BK 1202PG06856