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:

KIRSTEN BERONIO 980 MITCH DR GARDNERVILLE, NV 89410

Nevada

County of Douglas

Loan #: 0623600622

Index #: 435688 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:

KIRSTEN BERONIO

Beneficiary:

ABN AMRO MORTGAGE GROUP, INC.

Trustee:

STEWART TITLE OF DOUGLAS COUNTY

Original Loan Amount:

\$123,200.00

Property Address:

980 MITCH DR, GARDNERVILLEV, NV 89410

Date of DOT:

5/20/02

Date Recorded: Doc. / Inst. No:

5/30/02

Book:

0543362 0502

Page:

09322

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 5th day of December 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 5th 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.

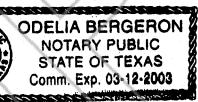
ODELIA BERGERON NOTARY PUBLIC STATE OF TEXAS Comm. Exp. 03-12-2003

STATE OF Texas **COUNTY OF Harris**

On this the 5th 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 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.

Meller Bug





REQUESTED BY ward Mit IN OFFICIAL RECORDS OF DOUGLAS CO., NEVADA

2002 DEC 17 AM 8: 56

LINDA SLATER RECORDER PAID RE DEPUTY