SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE

WHEREAS, that certain Deed of Trust described below provides that the holder of the Note secured by said Deed of Trust may appoint a successor Trustee thereunder appointed; and

WHEREAS, the indebtedness secured by said Deed of Trust having been fully paid and satisfied:

NOW THEREFORE, ABN AMRO MORTGAGE GROUP, INC., A DELAWARE CORPORATION, , , whose address is 7159 Corklan Drive, Jacksonville, FL 35528, being the present legal owner and holder of the indebtedness secured by said Deed of Trust. does hereby substitute and appoint itself as successor Trustee, and as Trustee does hereby reconvey, without warranty, to the person or persons entitled thereto, all the estate, title, and interest held by it, as Trustee, under said Deed of Trust, to the property described therein.

Original Trustor(s): PATRICK J SAUNDERS AND PHYLLIS M SAUNDERS, HUSBAND AND WIFE, AN MARY C. VALLE, AN UNMARRIED WOMAN, ALL AS JOINT TENANTS WITH RIGHTS OF SURVIVORSHIP, AND NOT AS TENANTS IN COMMOM.

Original Beneficiary: GMAC MORTGAGE CORPORATION OF PA

Original Trustee: GMAC MORTGAGE SERVICE COMPANY OF CALIFORNIA, A CALIFORNIA CORPORTION

Loan Amount: \$ 105,000.00

Date of Deed of Trust: 04/30/1992

Date Recorded: 05/13/1992

Book: 592

Page: 2224

Instrument Number: 278553

and recorded in the records of DOUGLAS County, State of Nevada, and more particularly described on said Deed of Trust referred to herein.

IN WITNESS WHEREOF, the undersigned has caused these presents to be executed on this date of 12/30/02.

ABN AMRO MORTGAGE GROUP, INC., A DELAWARE CORPORATION,

Iris Torres

Assistant Vice President

State of FL

Sue Wagers

Vice President

County of **DUVAL**

On this date of 12/30/02, before me, the undersigned authority, a Notary Public duly commissioned, qualified and acting within and for the aforementioned State, personally appeared the within named Sue Wagers and Iris Torres, known to me (or identified to me on the basis of satisfactory evidence) that they are the Vice President and Assistant Vice President respectively of ABN AMRO MORTGAGE GROUP, INC., A DELAWARE CORPORATION,,, and were duly authorized in their respective capacities to execute the foregoing instrument for and in the name and on behalf of said corporation, and that said corporation executed the same, and further stated and acknowledged that they had so signed, executed and delivered said instrument for the consideration, uses and purposes therein mentioned and set forth.

Witness my hand and official seal on the date hereinabove set forth.

Notary Public: Lenora James

My Commission Expires: 02/18/2004

Lenora James

MY COMMISSION # CC899774 EXPIRES

February 18, 2004

NVSTDR-4

9/18/01

Document Prepared by: HENDLEY, DEQUITA

When recorded return to:

ABN AMRO MORTGAGE GROUP INC.

7159 CORKLAN DRIVE **JACKSONVILLE, FL 32258**

Loan #: 0001184383

Investor Loan #: 1270299722

Pool #:

Property Address:

2758 ESAW ST

MINDEN, NV 89423-9075

Mail top Statement &:
Patrick S. Sanders
2758 Este St.
Monden, NV 89423

REQUESTED BY IN OFFICIAL RECORDS OF DOUGLAS CO. HEVADA

2003 FEB 18 AM 11: 27

WERNER CHRISTEN RECORDER

0567336

BK 0203 PG 06465