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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:
LYNN K. DOSE
2639 FULLER AVE
MINDEN, NV 89423

Nevada

Loan # : 0206996351

County of Douglas

Index # : 441535

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:	LYNN K. DOSE
Beneficiary:	STANDARD FEDERAL BANK, A FEDERAL SAVINGS BANK
Trustee:	FIRST CENTENNIAL TITLE COMPANY OF NEVADA
Original Loan Amount:	\$88,000.00
Property Address:	2639 FULLER AVENUE, MINDEN, NV 89423
Date of DOT:	12/6/95
Date Recorded:	12/11/95
Doc. / Inst. No:	376654
Book:	1295
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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.

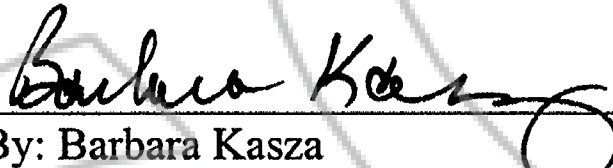
Now, therefore, the undersigned hereby substitutes STEWART TITLE GUARANTY COMPANY whose address is 1980 Post Oak, Suite 300, Houston, Tx 77056, as Trustee under said Deed of Trust.

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 8th day of January 2003 A.D. .

STEWART TITLE GUARANTY COMPANY

STANDARD FEDERAL BANK, A
FEDERAL SAVINGS BANK


By: Barbara Kasza
Title: Assistant Vice President


By: Kate Blanchard
Title: Vice President



0567595

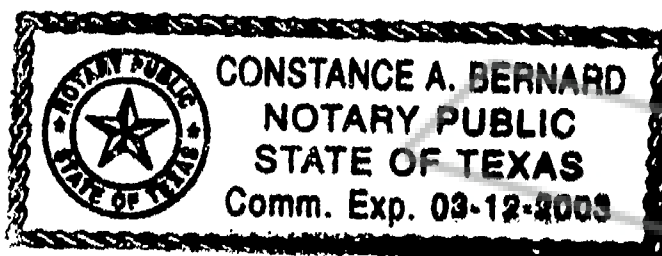
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STATE OF TEXAS
COUNTY OF HARRIS

On this the 8th day of January 2003 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.

Constance A. Bernard



STATE OF FLORIDA
COUNTY OF DUVAL

On this the 8th day of January 2003 A.D. , before me, a Notary Public, appeared Kate Blanchard to me personally known, who being by me duly sworn, did say that (s)he is the Vice President of STANDARD FEDERAL BANK, A FEDERAL SAVINGS BANK , and that said instrument was signed on behalf of said corporation by authority of its Board of Directors, and said Kate Blanchard 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.

Khahala Blount

Khahala Blount, Notary Public
Duval County
My Commission Expires 11/11/06



Khahala Blount
MY COMMISSION # DD163755 EXPIRES
November 11, 2006
BONDED THRU TROY FAIN INSURANCE, INC.



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

2003 FEB 20 AM 11:11

WERNER CHRISTEN
RECORDER

\$18⁰⁰ PAID Kg DEPUTY

0567595

BK0203PG07827