

18-

Prepared by and after recording mail to:

SM/Attn. Sherry Doza wasley Hess
P.O. Box 540817
Houston, Texas 77254-0817
Tel. (800) 795-5263

MAIL TAX STATEMENTS TO:
LOUIS S. PALMER AND MARY J. PALMER
1350 PETAR LN., GARDNERVILLE, NV 89410

Nevada
County of Douglas

Loan # : 0622490809
Index # :
Job # : 405_2321

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

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

Trustor:	LOUIS S. PALMER AND MARY J. PALMER
Beneficiary:	ABN AMRO MORTGAGE GROUP, INC.
Trustee:	WESTERN TITLE COMPANY, INC.
Original Loan Amount:	\$137,000.00
Property Address:	1350 PETAR LN., GARDNERVILLE, NV 89410
Date of DOT:	4/12/2002
Date Recorded:	4/17/2002
Doc. / Inst. No:	0539829
Book:	0402
Page:	05300

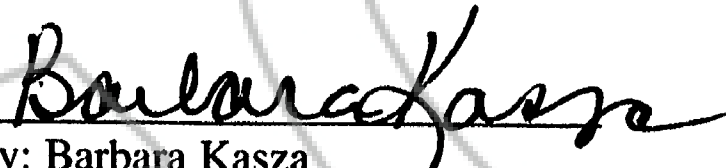
AND WHEREAS, the undersigned desires to substitute a new Trustee under said Deed of Trust in the place and stead of present Trustee thereunder.

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 17th day of March 2003 A.D. .

STEWART TITLE GUARANTY COMPANY

ABN AMRO MORTGAGE GROUP, INC.


By: Barbara Kasza
Title: Assistant Vice President


By: Sherry Doza
Title: Vice President



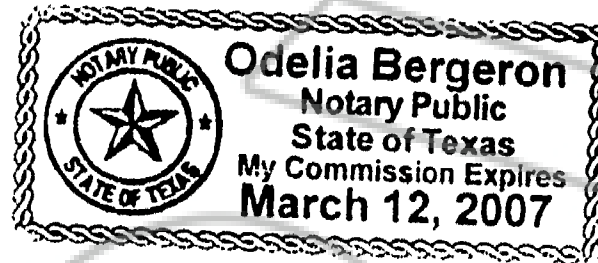
0574022
BK0403PG08928

STATE OF TEXAS
COUNTY OF HARRIS

On this the 17th day of March 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.

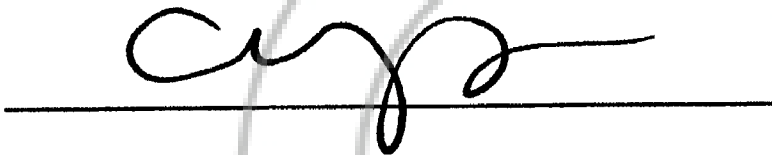


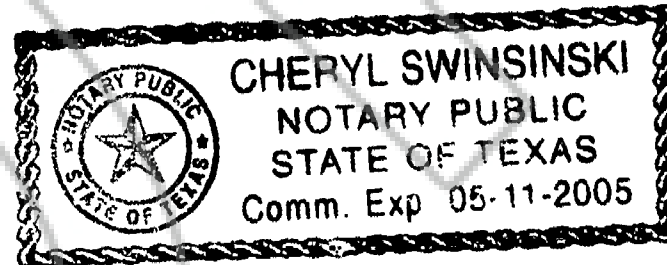


STATE OF Texas
COUNTY OF Harris

On this the 17th day of March 2003 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.





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

2003 APR 18 PM 3: 13

WERNER CHRISTEN
RECORDER

\$18⁰⁰ PAID *Ko* DEPUTY

0574022

BK 04 03 PG 08 92 9