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:

ALLAN K. NEWLAND AND ELIZABETH S. NEWLAND 870 MEADOW VISTA DR, CARSON CITY, NV 897056864

Nevada

ID: 10

Loan #: 15898894

County of Douglas

Index #: 10556 Job #: 111_2301

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

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

Trustor:

ALLAN K. NEWLAND AND ELIZABETH S. NEWLAND

Beneficiary:

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. (MERS) SOLELY AS A

NOMINEE FOR NORTH AMERICAN MORTGAGE COMPANY

Trustee:

FIRST AMERICAN TITLE

Original Loan Amount:

\$142,200.00

Property Address:

870 MEADOW VISTA DR, CARSON CITY, NV 89705

Date of DOT: Date Recorded:

7/12/2001 7/23/2001

Doc. / Inst. No:

0518961

Book: Page:

0701 5524

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 11th day of April 2003 A.D. .

STEWART TITLE GUARANTY COMPANY

Mortgage Electronic Registration Systems,

Inc. (MERS)

By: BARBARA KASZA

Title: ASSISTANT VICE PRESIDENT

By: SHERRY DOZA

Title: ASSISTANT VICE PRESIDENT



STATE OF TEXAS COUNTY OF HARRIS

On this the 11th day of April 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

first above written.



STATE OF TEXAS COUNTY OF HARRIS

On this the 11th day of April 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 ASSISTANT VICE PRESIDENT of Mortgage Electronic Registration Systems, Inc. (MERS), 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.



CHERYL SWINSINSKI NOTARY PUBLIC STATE OF TEXAS Comm. Exp. 05-11-2005



REQUESTED BY

Stewart Mtg

IN OFFICIAL RECORDS OF

DOUGLAS CO. MEVADA

2003 MAY -7 PM 12: 57

WEAMER CHAISTEN RECORDER

B PAID TO DEPUTY

0576009

BK 0 5 0 3 PG 0 3 5 6 6