PIN:

131918312038

001

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: SCOTT A. MORGAN AND KRISTI L. MORGAN P.O. BOX 6962, STATELINE, NV 89449

Nevada

County of Douglas

Loan #: 1655662

Index #: 62174 Job #: 110 2225

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

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

SCOTT A. MORGAN AND KRISTI L. MORGAN

Beneficiary:

HOME FINANCE OF AMERICA

Trustee:

FIRST AMERICAN TITLE

Original Loan Amount:

\$166,000.00

Property Address:

394 BARRETT DR, STATELINE, NV 89449

Date of DOT:

5/3/2002

Date Recorded:

5/10/2002

Doc. / Inst. No: Book:

542014

Page:

502 3539

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 , 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 9th day of June 2003 A.D. .

STEWART TITLE GUARANTY COMPANY

OHIO SAVINGS BANK, a Federal Savings Bank, Formerly known as Ohio Savings Bank,

FSB

By: BARBARA KASZA

Title: ASSISTANT VICE PRESIDENT

By: SHERRY DOZA

Title: AUTHORIZED AGENT

STATE OF TEXAS COUNTY OF HARRIS

On this the 9th day of June 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.

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

STATE OF TEXAS COUNTY OF HARRIS

On this the 9th day of June 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 AUTHORIZED AGENT of OHIO SAVINGS BANK, a Federal Savings Bank, Formerly known as Ohio Savings Bank, FSB, 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

STEED BY

IN OFFICIAL RECORDS/OF

DOUGLAS CO NEVADA

2003 JUN 20 AM 11: 52

RECORDER

BEAD KO DEPUT

0580760 BK0603PG10741 Douglas Count

PIN:

131918312038

001

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: SCOTT A. MORGAN AND KRISTI L. MORGAN P.O. BOX 6962, STATELINE, NV 89449

Nevada

County of Douglas

Loan #: 1655662 Index #: 62174 Job #: 110_2225

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

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

Trustor:

SCOTT A. MORGAN AND KRISTI L. MORGAN

Beneficiary:

HOME FINANCE OF AMERICA

Trustee:

FIRST AMERICAN TITLE

Original Loan Amount:

\$166,000.00

Property Address: Date of DOT:

394 BARRETT DR , STATELINE, NV 89449 5/3/2002

Date Recorded:

5/10/2002

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502 3539

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Now, therefore, the undersigned hereby substitutes STEWART TITLE GUARANTY COMPANY whose address is , 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 9th day of June 2003 A.D..

STEWART TITLE GUARANTY COMPANY

OHIO SAVINGS BANK, a Federal Savings Bank, Formerly known as Ohio Savings Bank, FSB

By: BARBARA KASZA

Title: ASSISTANT VICE PRESIDENT

By: SHERRY DOZA

Title: AUTHORIZED AGENT



0580760 BK0603PG10740

DOUGLAS COUNTY

STATE OF TEXAS COUNTY OF HARRIS

On this the 9th day of June 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.

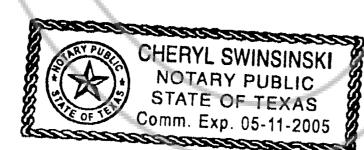
V

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

STATE OF TEXAS COUNTY OF HARRIS

On this the 9th day of June 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 AUTHORIZED AGENT of OHIO SAVINGS BANK, a Federal Savings Bank, Formerly known as Ohio Savings Bank, FSB, 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.





Stewart mts
IN OFFICIAL RECORDS/OF
DOUGLAS CO MEVADA

2003 JUN 20 AM 11: 52

WERNER CHRISTEN
RECORDER

S PAID & DEPUT

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