\&_

REQUESTED BY

SKUWALT MY ONGO
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

2003 OCT -2 PM 2: 38

Prepared by and after recording mail to:

SMI/Attn. Sherry Doza P.O. Box 540817 Houston, Texas 77254-0817 Tel. (800) 795-5263 WERNER CHRISTEN RECORDER

PAID BE DEPUTY

MAIL TAX STATEMENTS TO:

MICHELE M. WAGNER

1087 DAPHNE CT., MINDEN, NV 89423

Nevada

Loan #: 0608492334

Index #:

County of Douglas

Job #: 405 2383

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

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

Trustor:

MICHELE M. WAGNER

Beneficiary:

STANDARD FEDERAL BANK, A FEDERAL SAVINGS BANK

Trustee:

STEWART TITLE OF DOUGLAS COUNTY

Original Loan Amount:

\$135,900.00

Property Address:

1087 DAPHNE CT., MINDEN, NV 89423

Date of DOT: Doc. / Inst. No: 4/1/1999

DOC. / IIIs

464823

Book: Page: 0499

0373

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 20th day of August 2003 A.D. .

STEWART TITLE GUARANTY COMPANY

STANDARD FEDERAL BANK, A) FEDERAL

SAYINGS BANK

Barbara Kasza, Assistant Mice President

Polly McDonagh , Assistant Vice President

0592315 BK1003PG01273

STATE OF TEXAS COUNTY OF HARRIS

On this the 20th day of August 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.

Ceustee a Be

Constance A. Bernard Notary Public State of Texas My Commission Expires March 12, 2007

STATE OF Florida COUNTY OF Duval

On this the 20th day of August 2003 A.D., before me, a Notary Public, appeared Polly McDonagh to me personally known, who being by me duly sworn, did say that (s)he is the Assistant 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 Polly McDonagh 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, Notary Public

Duval County

My Commission Expires 11/11/06

Khahaka Blount
MY COMMISSION # DD163755 EXPIRES
November 11, 2006
BONDED THRUTTOY FAIN INSURANCE, INC.

