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REQUESTED BY
Washington Mutual
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

Assessor's/Tax ID No. 1418-34-601-008

Recording Requested By:
WASHINGTON MUTUAL BANK FA

2003 DEC -2 AM 8:21

WERNER CHRISTEN
RECORDER

When Recorded Return To:

\$19⁰⁰ PAID *KJ* DEPUTY

✓ WASHINGTON MUTUAL
P O BOX 47529
SAN ANTONIO, TX 78265-7529



SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WASHINGTON MUTUAL STOCKTON 156 #:0076470723 "SARNOFF" Lender
ID:N49/005/601081959 Douglas, Nevada
WASHINGTON MUTUAL BANK, FA is the Owner and Holder of the Note secured by the Deed of Trust Dated: 08/28/2002 , made by CARY A. SARNOFF AND MICHELLE A. SARNOFF, HUSBAND AND WIFE AS JOINT TENANTS as Trustor, with CALIFORNIA RECONVEYANCE COMPANY as Trustee, for the benefit of WASHINGTON MUTUAL BANK , FA as Beneficiary, which said Deed of Trust was recorded 09/10/2002 in the Office of the County Recorder of Douglas State of Nevada, in Book/Reel/Liber: 0902 Page/Folio: 2816 as Instrument No.: 0551800 wherein said Owner and Holder hereby substitutes WASHINGTON MUTUAL BANK FA as Trustee in lieu of the above-named Trustee under said Deed of Trust.

Property Address : 1279 HIDDEN WOODS DR, ZEPHYR COVE, NV 89448

IN WITNESS WHEREOF, WASHINGTON MUTUAL BANK, FA , as owner and
WASHINGTON MUTUAL BANK FA PO BOX 47524, , SAN ANTONIO, TX 78265 as Substituted
Trustee, have caused this instrument to be executed, each in its respective interest;

WASHINGTON MUTUAL BANK, FA
On November 12th, 2003

By: *Nancy Staton*
NANCY STATON, Assistant
Vice-President

*A3H*A3HWAMT*11/12/2003 08:53:38 AM* WAMU03WAMU00000000000000991290* NVDOUGL* 0076470723 NVDOUGL_TRUST_SUB *A3H*A3HWAMT*

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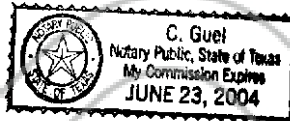
BK1203PG00650

STATE OF Texas
COUNTY OF Bexar

On November 12th, 2003, before me, C GUEL, a Notary Public in and for Bexar in the State of Texas, personally appeared NANCY STATON, Assistant Vice-President, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity, and that by his/her/their signature on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal,

C Guel
C GUEL
Notary Expires: 06/23/2004



(This area for notarial seal)

WASHINGTON MUTUAL BANK FA hereby accepts said appointment as Trustee under said Deed of Trust and as Successor Trustee pursuant to the request of said Owner and Holder and in accordance with the provisions of said Deed of Trust does hereby reconvey without warranty to the person or persons legally entitled thereto all estate now held by it under said Deed of Trust.

By WASHINGTON MUTUAL BANK FA as Trustee
On November 12th, 2003

J Feuerbacher
J FEUERBACHER, VICE PRESIDENT


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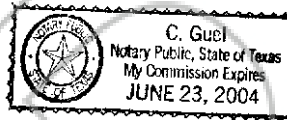
STATE OF Texas
COUNTY OF Bexar

On November 12th, 2003, before me, C GUEL, a Notary Public in and for Bexar in the State of Texas, personally appeared J FEUERBACHER , VICE PRESIDENT, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity, and that by his/her/their signature on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal,



C GUEL
Notary Expires: 06/23/2004



(This area for notarial seal)

0598329

BK1203PG00652