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

2003 DEC -2 PM 2: 44

WERNER CHRISTEN
RECORDER

\$18⁰⁰ PAID *KJ* DEPUTY

PIN: 1220-22-410-024

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:
RANDOLPH D. KOZAR AND KRISTINE D. KOZAR
643 LONG VALLEY RD., GARDNERVILLE, NV 89423

Nevada

ID: 10

Loan #: 12122173

County of Douglas

Index #:

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:	RANDOLPH D. KOZAR AND KRISTINE D. KOZAR
Beneficiary:	MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., ACTING SOLELY AS A NOMINEE FOR NORTH AMERICAN MORTGAGE COMPANY
Trustee:	STEWART TITLE OF DOUGLAS
Original Loan Amt:	\$128,000.00
Property Address:	643 LONG VALLEY RD., GARDNERVILLE, NV 89423
Date of DOT:	11/21/2001
Book:	1101
Page:	6837-6851

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 November 2003 A.D..

STEWART TITLE GUARANTY COMPANY Mortgage Electronic Registration Systems, Inc. (MERS)

Barbara Kasza

BARBARA KASZA
ASSISTANT VICE PRESIDENT

Sherry Doza

SHERRY DOZA
ASSISTANT VICE PRESIDENT

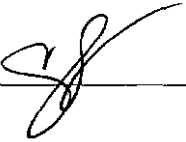


0598443
BK 1203PG0956

STATE OF TEXAS
COUNTY OF HARRIS

On this the 20th day of November 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.




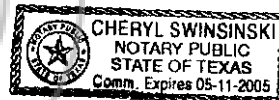


STATE OF TEXAS
COUNTY OF HARRIS

On this the 20th day of November 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.





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