2004 APR -9 AM 11: 07

WERNER CHRISTEN RECORDER

DEPUTY

PIN:

1420-30-002-004

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: DAVID L. HOWSE AND THELMA L. HOWSE **2831 TAMARA CT, MINDEN, NV 89423**

Nevada

Loan #: 100010892485

County of Douglas

Index #: 15577 Job #: 865_2401

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

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

Trustor:

DAVID L. HOWSE AND THELMA L, HOWSE

Beneficiary:

DEEPGREEN BANK

Trustee:

DAVID S. HUFFMAN - THIRD FEDERAL SAVINGS & LOAN

Original Loan Amount:

\$75,000.00

Property Address:

2831 TAMARA CT, MINDEN, NV 89423

Date of DOT:

3/18/2002

Doc. / Inst. No:

0538885

Book:

0402

Page:

01575

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 3910 Kirby Drive, Suite 300, Houston, TX 77098, 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 6th day of April 2004

STEWART TITLE GUARANTY COMPANY DEEPGREEN BANK

BARBARA KASZA

ASSISTANT VICE PRESIDENT

SHERRY DOZA VICE PRESIDENT

0609795 RK0404PG04144

STATE OF TEXAS COUNTY OF HARRIS

On this the 6th day of April 2004 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.

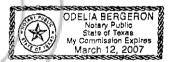
STATE OF TEXAS COUNTY OF HARRIS

Edles Buy

On this the 6th day of April 2004 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 VICE PRESIDENT of DEEPGREEN BANK, 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.





ODELIA BERGERON Notary Public State of Texas My Commission Expires March 12, 2007

