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

2004 AUG 24 AM 11:39

PIN: 1420-33-312-039

Prepared by and after recording mail to:

✓ SMI/Attn. Sherry Doza Lance Boedeker  
P.O. Box 540817  
Houston, Texas 77254-0817  
Tel. (800) 795-5263

WERNER CHRISTEN  
RECORDER

\$18<sup>00</sup> PAID K2 DEPUTY

**MAIL TAX STATEMENTS TO:**  
**LANCE RUTTLEDGE AND TERESA RUTTLEDGE**  
**415 ADOBE CANYON RD KENWOOD, CA 95452-9048**

Nevada

ID: 1

Loan #: 9031634173

County of Douglas

Index #: 1451

Job #: 138\_2301

**SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE**

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

<b>Trustor:</b>	LANCE RUTTLEDGE AND TERESA RUTTLEDGE
<b>Beneficiary:</b>	DOWNEY SAVINGS AND LOAN ASSOCIATION, F.A., A FEDERALLY CHARTERED SAVINGS ASSOCIATION
<b>Trustee:</b>	DSL SERVICE COMPANY
<b>Original Loan Amt:</b>	\$180,000.00
<b>Property Address:</b>	2655 LATIGO CIRCLE, MINDEN, NV 89423
<b>Date of DOT:</b>	9/4/2002
<b>Book:</b>	0902
<b>Page:</b>	00683

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 or 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 11th day of August 2004 A.D. .

STEWART TITLE GUARANTY COMPANY      DOWNEY SAVINGS AND LOAN ASSOCIATION, F.A.

Barbara Kasza  
BARBARA KASZA  
ASSISTANT VICE PRESIDENT

John Amador  
JOHN AMADOR  
ASSISTANT VICE PRESIDENT



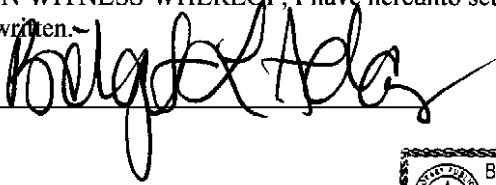
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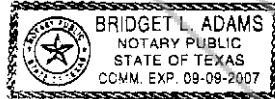
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STATE OF TEXAS  
COUNTY OF HARRIS

On this the 11th day of August 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.





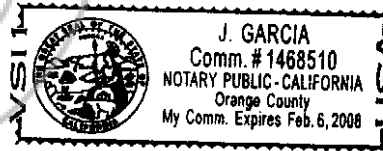
STATE OF CALIFORNIA  
COUNTY OF ORANGE

On this the 11th day of August 2004 A.D. , before me, a Notary Public, appeared JOHN AMADOR to me personally known, who being by me duly sworn, did say that (s)he is the ASSISTANT VICE PRESIDENT of DOWNEY SAVINGS AND LOAN ASSOCIATION, F.A. , and that said instrument was signed on behalf of said corporation by authority of its Board of Directors, and said JOHN AMADOR 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.



J. GARCIA, NOTARY PUBLIC  
ORANGE COUNTY  
MY COMMISSION EXPIRES 02/06/08



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