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

2004 NOV -1 AM 10:55

PIN: 1220-21-810-097

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

*1800* PAID *031* DEPUTY

**MAIL TAX STATEMENTS TO:**  
**JOYCE L. RUSLER AND DENNIS V. RUSLER**  
**619 BLUEROCK RD, GARDNERVILLE, NV 89460**

Nevada

ID: 956

Loan #: 1044181127

County of Douglas

Index #: 7301 Job #: 168\_2409

### SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

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

**Trustor:** JOYCE L. RUSLER AND DENNIS V. RUSLER  
**Beneficiary:** FIRST FRANKLIN FINANCIAL CORP., SUBSIDIARY OF NATIONAL CITY BANK OF INDIANA  
**Trustee:** FIRST AMERICAN TITLE  
**Original Loan Amt:** \$144,000.00  
**Property Address:** 619 BLUEROCK RD, GARDNERVILLE, NV 89460  
**Date of DOT:** 10/30/2003  
**Book:** 1003  
**Page:** 16583

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 19th day of October 2004 A.D. .

STEWART TITLE GUARANTY COMPANY

Wells Fargo Bank National Association, as Trustee for First Franklin Mortgage Loan Trust 2003-FF5 by: Saxon Mortgage Services, Inc. as its attorney-in-fact

*Barbara Kasza*  
BARBARA KASZA  
ASSISTANT VICE PRESIDENT

*Sherry Doza*  
SHERRY DOZA  
ASSISTANT VICE PRESIDENT



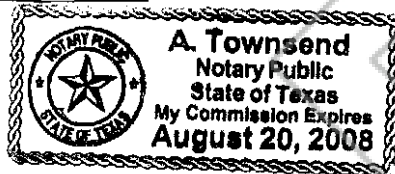
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STATE OF TEXAS  
COUNTY OF HARRIS

On this the 19th day of October 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.

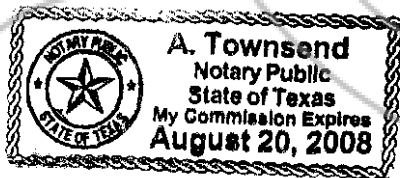
IN WITNESS WHEREOF, I have hereunto set my hand and affixed my official seal the day and year first above written.



STATE OF TEXAS  
COUNTY OF HARRIS

On this the 19th day of October 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 ASSISTANT VICE PRESIDENT of Wells Fargo Bank National Association, as Trustee for First Franklin Mortgage Loan Trust 2003-FF5 by: Saxon Mortgage Services, Inc. as its attorney-in-fact , 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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