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OFFICIAL RECORD
Requested By:
STEWART MORTGAGE

PIN: 1320-33-714-048

Prepared by and after recording mail to:

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

Douglas County - NV
Werner Christen - Recorder
Page: 1 Of 2 Fee: 18.00
BK-0305 PG- 6950 RPTT: 0.00



**MAIL TAX STATEMENTS TO:
CARMA J. SCHRAMM AND GEORGE SCHRAMM
1317 GRANBOROUGH DRIVE , GARDNERVILLE, NV
89410**

Nevada ID:726 Loan #: 11571003
County of Douglas Index #: 5657 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: CARMA J. SCHRAMM AND GEORGE SCHRAMM
Beneficiary: SAXON MORTGAGE, INC.
Trustee: STEWART TITLE
Original Loan Amt: \$205,000.00
Property Address: 1317 GRANBOROUGH DRIVE , GARDNERVILLE, NV 89410
Date of DOT: 2/21/2003
Book: 0203
Page: 13164

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 31st day of January 2005 A.D. .

STEWART TITLE GUARANTY COMPANY

Deutsche Bank Trust Company Americas formerly known as Banker's Trust Company, as Trustee and Custodian by: Saxon Mortgage Services, Inc. f/k/a Meritech Mortgage Services, Inc. as its attorney-in-fact

MATTHEW J. KILBOY
ASSISTANT VICE PRESIDENT

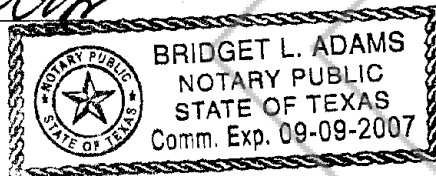
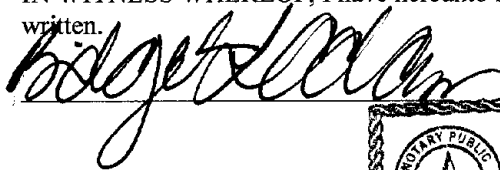
SHERRY DOZA
ASSISTANT VICE PRESIDENT



STATE OF TEXAS
COUNTY OF HARRIS

On this the 31st day of January 2005 A.D. , before me, a Notary Public, appeared MATTHEW J. KILBOY 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 MATTHEW J. KILBOY acknowledged said instrument to be the free act and deed of said corporation.

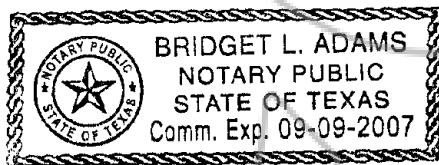
IN WITNESS WHEREOF, I have hereunto set my hand and affixed my official seal the day and year first above written.



STATE OF TEXAS
COUNTY OF HARRIS

On this the 31st day of January 2005 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 Deutsche Bank Trust Company Americas formerly known as Banker's Trust Company, as Trustee and Custodian by: Saxon Mortgage Services, Inc. f/k/a Meritech 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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BK- 0305
PG- 6951
03/16/2005