

PIN: 1320-33-816-060

Prepared by and after recording mail to:

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Douglas County - NV
Werner Christen - Recorder
Page: 1 of 2 Fee: 18.00
BK-0305 PG- 6954 RPTT: 0.00



MAIL TAX STATEMENTS TO:
RICHARD H. HILL AND SUSAN R. HILL
1420 STERLING LN , GARDNERVILLE, NV 89410

Nevada

ID: 957

Loan #: 1044201253

County of Douglas

Index #: 19393 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: RICHARD H. HILL AND SUSAN R. HILL
Beneficiary: FIRST FRANKLIN FINANCIAL CORP., SUBSIDIARY OF NATIONAL CITY BANK OF INDIANA
Trustee: WESTERN TITLE COMPANY, INC.
Original Loan Amt: \$216,650.00
Property Address: 1420 STERLING LN , GARDNERVILLE, NV 89410
Date of DOT: 12/10/2003
Book: 1203
Page: 04281

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

Wells Fargo Bank National Association, as Trustee for First Franklin Mortgage Loan Trust 2004-FF2 by: Saxon Mortgage Services, Inc. as its attorney-in-fact


MATTHEW J. KILBOY
ASSISTANT VICE PRESIDENT


SHERRY DOZA
ASSISTANT VICE PRESIDENT

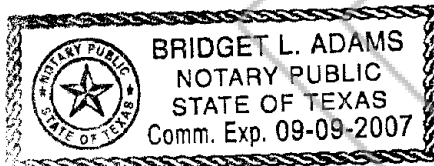
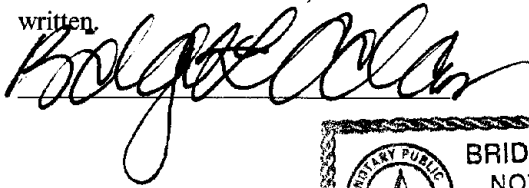


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STATE OF TEXAS
COUNTY OF HARRIS

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 Wells Fargo Bank National Association, as Trustee for First Franklin Mortgage Loan Trust 2004-FF2 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.

