18

PIN:

1320-33-312-011

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:

JEFFREY F. ORTEGA AND RHONDA ORTEGA 1444 EDLESBOROUGH CIR, GARDNERVILLE, NV 89410

Nevada

ID: 954

Loan #: 1044123233

index # :

DOC

Page:

BK-0805

1

lob #: 168_2409

0652257

Fee:

18.00

0.00

08/15/2005 11:21 AM Deputy: KLJ
OFFICIAL RECORD
Requested By:
STEWART MORTGAGE INFORMATION

Douglas County ~ NV Werner Christen - Recorder

PG- 6426 RPTT:

2

Of

County of Douglas

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

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

Trustor:

JEFFREY F. ORTEGA AND RHONDA ORTEGA

Beneficiary:

FIRST FRANKLIN FINANCIAL CORPORATION

Trustee:

FIRST AMERICAN TITLE

Original Loan Amt:

\$223,000.00

Property Address:

1444 EDLESBOROUGH CIR, GARDNERVILLE, NV 89410

Date of DOT:

6/30/2003

Book:

0703

Page:

00353

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 15th day of July 2005 A.D.

STEWART TITLE GUARANTY COMPANY

Wells Fargo Bank National Association, as Trustee for First Franklin Mortgage Loan Trust 2003-FFH1 by: Saxon Mortgage Services, Inc. as its attorney-in-fact

MATTHEW J. KILBOY ASSISTANT VICE PRESIDENT

SHERRY DOZA

ASSISTANT VICE PRESIDENT



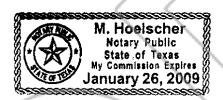
STATE OF TEXAS COUNTY OF HARRIS

On this the 15th day of July 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.

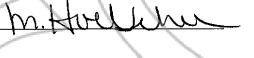
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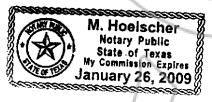
STATE OF TEXAS COUNTY OF HARRIS



On this the 15th day of July 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 2003-FFH1 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.







BK- 0805 PG- 6427 08/15/2005