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OFFICIAL RECORD

Requested By:
STEWART MORTGAGE INFORMATION

CO
Douglas County - NV
Werner Christen - Recorder

Page: 1 Of 2 Fee: 18.00
BK-0805 PG- 6551 RPTT: 0.00

PIN: 1420-07-814-012

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:
JENE A. NUZUM & KRISTY LEE NUZUM
972 HILLTOP DR , CARSON CITY, NV 89705

Nevada ID: 925 Loan #: 7903387
County of Douglas Index #: Job #: 110_2403

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

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

Trustor: JENE A. NUZUM & KRISTY LEE NUZUM
Beneficiary: OHIO SAVINGS BANK
Trustee: N/A
Original Loan Amt: \$186,500.00
Property Address: 972 HILLTOP DR , CARSON CITY, NV 89705
Date of DOT: 4/5/2004
Book: 0404
Page: 06222

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 3910 KIRBY, SUITE 300, HOUSTON, TX 77098 , 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 4th day of August 2005 A.D. .

STEWART TITLE GUARANTY COMPANY MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS")

MATTHEW J. KILBOY
ASSISTANT VICE PRESIDENT

SHERRY DOZA
AUTHORIZED AGENT

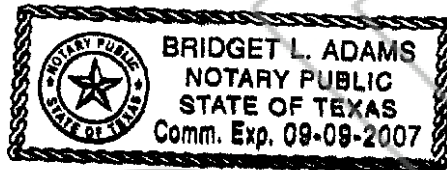
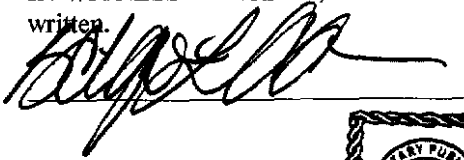


MIN Number: 100162500079033875
MERS Phone: 1-888-679-6377

STATE OF TEXAS
COUNTY OF HARRIS

On this the 4th day of August 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.

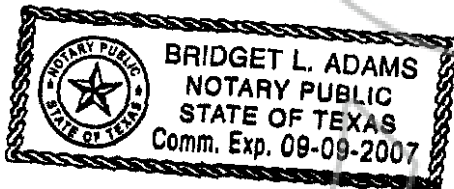
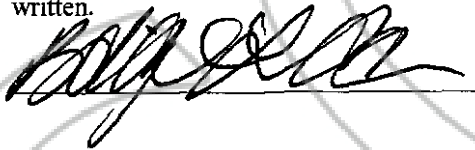
IN WITNESS WHEREOF, I have hereunto set my hand and affixed my official seal the day and year first above written.



STATE OF TEXAS
COUNTY OF HARRIS

On this the 4th day of August 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 AUTHORIZED AGENT of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") , 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.



MIN Number: 100162500079033875

MERS Phone: 1-888-679-6377



BK- 0805
PG- 6552