

CO
Douglas County - NV
Werner Christen - Recorder
Page: 1 Of 2 Fee: 18.00
BK-1205 PG- 8338 RPTT: 0.00



PIN: 1220-22-410-202

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:
JOHN L. HARRIS AND DEBORAH A. HARRIS
614 PATRICIA CT , GARDNERVILLE, NV 89460

Nevada

ID: 907

Loan #: 2000071843

County of Douglas

Index #:

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: JOHN L. HARRIS AND DEBORAH A. HARRIS
Beneficiary: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. (MERS) SOLELY AS A NOMINEE FOR FREMONT INVESTMENT & LOAN
Trustee: FIRST AMERICAN TITLE CO.
Original Loan Amt: \$172,000.00
Property Address: 614 PATRICIA CT , GARDNERVILLE, NV 89460
Date of DOT: 11/10/2004
Book: 1104
Page: 05030

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 2nd day of December 2005 A.D. .

STEWART TITLE GUARANTY COMPANY

Wells Fargo Bank, National Association, as Trustee for HSBC Bank USA, NA 2005-HE1 by: Saxon Mortgage Services, Inc. f/k/a Meritech Mortgage Services, Inc. as their attorney-in-fact


MATTHEW J. KILBOY
ASSISTANT VICE PRESIDENT


SHERRY DOZA
ASSISTANT VICE PRESIDENT

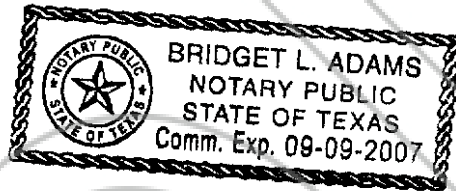


* 2 8 8 8 8 7 1 8 4 9 *

STATE OF TEXAS
COUNTY OF HARRIS

On this the 2nd day of December 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.

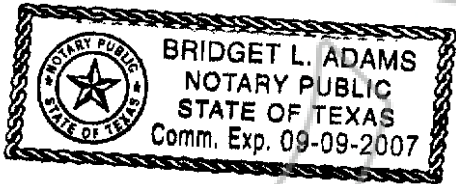
IN WITNESS WHEREOF, I have hereunto set my hand and affixed my official seal the day and year first above written.



STATE OF TEXAS
COUNTY OF HARRIS

On this the 2nd day of December 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 HSBC Bank USA, NA 2005-HE1 by: Saxon Mortgage Services, Inc. f/k/a Meritech Mortgage Services, Inc. as their 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.



* 2 8 8 8 8 7 1 8 4 3 *



0663750

Page: 2 Of 2

BK- 1205
PG- 8339
12/19/2005