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02/09/2006 12:48 PM Deputy: BC

OFFICIAL RECORD

Requested By:

STEWART MORTGAGE INFORMATION

CO

Douglas County - NV
Werner Christen - Recorder

Page: 1 of 2 Fee: 18.00
BK-0206 PG- 3088 RPTT: 0.00



PIN: 1420-34-510-019

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:

2797 SQUIRES ST, MINDEN, NV 89423

JOSEPH A SCHRUM AND DAWNA J SCHRUM

State of Nevada

ID: 1

Loan #: 8039799054

Index:

County of Douglas

Job#: 660_2301

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

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

Trustor: JOSEPH A SCHRUM AND DAWNA J SCHRUM

Beneficiary: JPMORGAN CHASE BANK, NA

Trustee: STEWART TITLE

Book: 0205

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AND WHEREAS, the undersigned desires to substitute a new Trustee under said Deed of Trust in the place and stead of present Trustee thereunder.

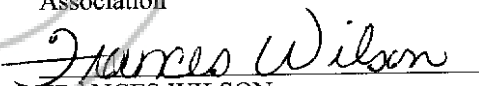
Now, therefore, the undersigned hereby substitutes STEWART TITLE GUARANTY COMPANY whose address is 1980 Post Oak, Suite 300, Houston, Tx 77056, as Trustee under said Deed of Trust. STEWART TITLE GUARANTY COMPANY HEREBY ACCEPTS THE APPOINTMENT AS TRUSTEE, under the above Deed of Trust and as successor 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 25th day of January 2006 A.D.

STEWART TITLE GUARANTY COMPANY


MATTHEW J. KILBOY
ASSISTANT VICE PRESIDENT

JP Morgan Chase Bank, National Association
successor by merger to Bank One, National
Association


FRANCES WILSON
VICE PRESIDENT

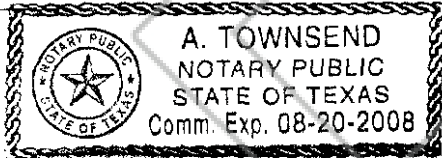
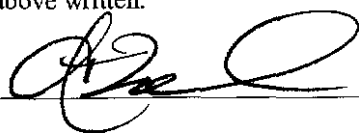


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STATE OF TEXAS
COUNTY OF HARRIS

On this 25th day of January 2006 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 KENTUCKY
COUNTY OF FAYETTE

On this 25th day of January 2006 A.D., before me, a Notary Public, appeared FRANCES WILSON to me personally known, who being by me duly sworn, did say that (s)he is the VICE PRESIDENT of JP Morgan Chase Bank, National Association successor by merger to Bank One, National Association, and that said instrument was signed on behalf of said corporation by authority of its Board of Directors, and said FRANCES WILSON 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.

