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Prepared by and after recording mail to:

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MAIL TAX STATEMENTS TO:

260 CHIMNEY ROCK RD , STATELINE, NV 89449

PHILIP J. P. ASQUITH

THE UNDERSIGNED DOES HEREBY AFFIRM THAT THIS DOCUMENT SUBMITTED FOR RECORDING DOES NOT CONTAIN A SOCIAL SECURITY NUMBER

~~State of Nevada~~

~~County of Douglas~~

Loan #: 2000132080

Index:

Job#: 1682006011

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

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

Trustor: PHILIP J. P. ASQUITH

Beneficiary: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. (MERS) SOLELY AS A NOMINEE FOR WMC MORTGAGE CORP.

Trustee: WESTWOOD ASSOCIATES

Book: 0505

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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 20th day of April 2006 A.D.

STEWART TITLE GUARANTY COMPANY


MATTHEW J. KILBOY
ASSISTANT VICE PRESIDENT

Wells Fargo Bank National Association, as Trustee for
Bank Of America ABFC 2005-HE2 by: Saxon
Mortgage Services Inc. as its attorney-in-fact


CHERYL SWINSINSKI
ASSISTANT VICE PRESIDENT

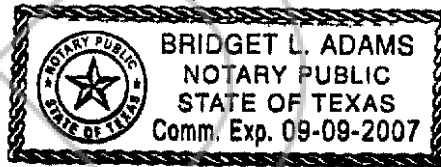


STATE OF TEXAS
COUNTY OF HARRIS

On this 20th day of April 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 TEXAS
COUNTY OF HARRIS

On this 20th day of April 2006 A.D., before me, a Notary Public, appeared CHERYL SWINSINSKI 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 Bank Of America ABFC 2005-HE2 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 CHERYL SWINSINSKI 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.

