

PIN: TIN# 528-54-5001

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:
JOE L. BANTA AND GLORIA J. BANTA
P.O. BOX 133,
PIOCHE, NV 89043

Nevada
County of Lincoln

Loan #: 0604483502
Index #: 421768
Job #: 405_2259

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

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

Trustor:	JOE L. BANTA AND GLORIA J. BANTA
Beneficiary:	WESTGATE MORTGAGE CO.
Trustee:	COW COUNTY TITLE CO.
Original Loan Amount:	\$94,100.00
Property Address:	5 BARTOLO AVENUE, PIOCHE, NV 89043
Date of DOT:	12/1/98
Date Recorded:	12/2/98
Book:	138
Page:	424

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

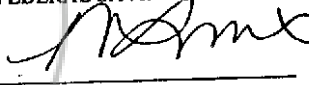
Now, therefore, the undersigned hereby substitutes STEWART TITLE GUARANTY COMPANY whose address is 1980 Post Oak, Suite 300, Houston, Tx 77056, as Trustee under said Deed of Trust. STEWART TITLE GUARANTY COMPANY HEREBY ACCEPTS THE APPOINTMENT AS TRUSTEE, under the above Deed of Trust and as successor 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 of 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 23rd day of September 2002 A.D. .

STEWART TITLE GUARANTY COMPANY


By: Barbara Kasza
Title: Assistant Vice President

STANDARD FEDERAL BANK, A
FEDERAL SAVINGS BANK


By: Michelle M. Lams
Title: Vice President

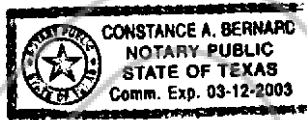


STATE OF TEXAS
COUNTY OF HARRIS

On this the 23rd day of September 2002 A.D. , before me, a Notary Public, appeared Barbara Kasza 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 Barbara Kasza 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.

Constance A. Bernard

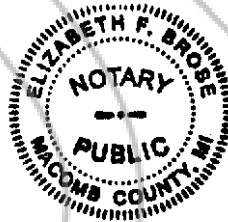


STATE OF Michigan
COUNTY OF Oakland

On this the 23rd day of September 2002 A.D. , before me, a Notary Public, appeared Michelle M. Lams to me personally known, who being by me duly sworn, did say that (s)he is the Vice President of STANDARD FEDERAL BANK, A FEDERAL SAVINGS BANK , and that said instrument was signed on behalf of said corporation by authority of its Board of Directors, and said Michelle M. Lams 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.

Elizabeth F. Brose
Elizabeth F. Brose, Notary Public
Macomb County Acting in Oakland County
My Commission Expires 1/08/2003



FILED FOR RECORDING
AT THE REQUEST OF
Stewart Mortgage
2002 OCT 21 PM 2 56
LINCOLN COUNTY RECORDS
FEE 180
LESLIE DOUGHER

118975