FULL RECONVEYANCE AND SUBSTITUTION OF TRUSTEE

Substitution of Trustee:

C. RICHARD GERAGE is hereby appointed Successor Trustee and is hereby requested to fully reconvey that certain Deed of Trust dated JUNE 13, 1995, in which CRYSTAL COATES, AN UNMARRIED WOMAN, is AN UNMARRIED WOMAN, Trustor; and PARAGON MORTGAGE SERVICE is Beneficiary. Said Deed of Trust was given to secure a note in the amount of SEVENTY THOUSAND AND NO/100 (\$70,000.00) and was recorded JUNE 21, 1995, as Document No. 364519, in Book 0695, Page 3292, of Official Records, in the office of the County Recorder of <u>DOUGLAS</u>, Nevada.

Full Reconveyance:

KNOW ALL MEN BY THESE PRESENTS: THAT, WHEREAS, CONSOLIDATED RECONVEYANCE COMPANY, Trustee under Deed of Trust executed by CRYSTAL COATES, AN UNMARRIED WOMAN, as Trustor, and recorded JUNE 21, 1995 in Book 0695, Page 3292, of Official Records, in the office of the County Recorder of DOUGLAS, Nevada, has been duly requested to quitclaim and reconvey the property hereinafter mentioned, by reason of the payment of the indebtedness secured by said Deed of Trust; SEE ATTACHED

NOW, THEREFORE, IN CONSIDERATION OF said request and payment of its fees in the premises, receipt of which is acknowledged, and payment of said indebtedness, said Trustee DOES HEREBY QUITCLAIM AND RECONVEY to the person or persons legally entitled thereto, but without warranty, all of the property covered by said Deed of Trust now held by said Trustee under the terms of said Deed of Trust.

IN WITNESS WHEREOF, said Trustee has caused this instrument to be executed the 27TH day of MAY, 1998.

Beneficiary:

UNITED COMPANIES LENDING CORPORATION

12-

Deleia enon DEBRA PIERRON, AGENT

RICHARD GERAGE, SUBSTITUTE TRUSTEE

STATE OF LOUISIANA PARISH OF JEFFERSON

On this $\underline{27TH}$ day of \underline{MAY} , 1998, personally appeared before me, a Notary Public, DEBRA PIERRON, Agent and C. RICHARD GERAGE, Substitute Trustee, personally known or proved to me to be the persons whose names are subscribed to the above instrument who acknowledged that they executed the above instrument.

> Gerald Wosserman GÉRALD WASSERMAN, NOTARY PUBLIC, COMMISSIONED IN THE PARISH OF ORLEANS, QUALIFIED TO ACT IN THE PARISH OF JEFFERSON, STATE OF LOUISIANA. MY COMMISSION IS FOR LIFE.

This instrument prepared by: TICLEAR P. O. Box 6227

Metairie, Louisiana 70009-9953 Telephone: (504) 831-5007

(UCLC #388-004-90573)

SEAL

DARY MARKETING

76585-C VON KARMAN, SUITE 164 IRVINE, CALIFORNIA 92714

Application No. X.FERC1310 Loan No. 259463151

[Space Above This Line For Recording Data].

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HFC 0490573

DEED OF TRUST

THIS DEED OF TRUST ("Security Instrument") is made on JUNE 13, 1995 The grantor is CRYSTAL COATES, AN UNMARRIED WOMAN

CONSOLIDATED RECONVEYANCE COMPANY

("Trustee"). The beneficiary is

("Borrower"). The trustee is

PARAGON MORTGAGE SERVICE, A NEVADA CORPORATION which is organized and existing under the laws of NEVADA 1662 HIGHWAY 395 #102, MINDEN, NEVADA 89423

, and whose address is

("Lender"). Borrower owes Lender the principal sum of

SEVENTY THOUSAND AND 00/100*********

Dollars (U.S. \$70,000.00). This debt is evidenced by Borrower's note dated the same date as this Security Instrument ("Note"), which provides for monthly payments, with the full debt, if not paid earlier, due and payable on JULY 1, 2025 . This Security Instrument secures to Lender: (a) the repayment of the debt evidenced by the Note, with interest, and all renewals, extensions and modifications of the Note; (b) the payment of all other sums, with interest, advanced under paragraph 7 to protect the security of this Security Instrument; and (c) the performance of Borrower's covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower irrevocably grants and conveys to Trustee, in trust, with power of sale, the following described property located in DOUGLAS

LOT 52, AS SHOWN ON THE OFFICIAL MAP OF GARDNERVILLE RANCHOS UNIT NO. 5, FILED FOR RECORD ON NOVEMBER 4, 1970 IN THE OFFICE OF THE COUNTY RECORDER OF DOUGLAS COUNTY, NEVADA, AS DOCUMENT NO. 50056. APN: 29-132-04

ADJUSTABLE RATE RIDER ATTACHED HERETO AND MADE A PART HEREOF.

which has the address of 770 LONG VALLEY ROAD [Street]

GARDNERVILLE [City]

Nevada

89410 [Zip Code]

("Property Address");

NEVADA -- Single Family -- Fannie Mae/Freddie Mac UNIFORM INSTRUMENT

Form 3029 9/90 (Page 1 of 6 Pages)

0442572 BK 0698PG4969

364519 BK 0695PG3292

REQUESTED BY

TO C & G.

TN OFFICIAL RECORDS OF
DOUGLAS CO... NEVADA

'98 JUN 23 A8:46

O442572

LINDA SLATER
RECORDER

S 12 PAID K2 DEPUTY

BK 0698PG4970