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PIN No.: 2116030 Recording Requested By:

HomeSide Lending, Inc. P.O. Box 47524 San Antonio, TX 78265-7524

When Recorded Mail To:

GORDON A GAGNON 1412 SANDEN LN MINDEN, NV 89423-89423-9071

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS, GORDON ANTHONY GAGNON, AN UNMARRIED MAN

was the original Trustor, STEWART TITLE OF DOUGLAS COUNTY the original Trustee, and NEVADA LOAN SOURCE, INC. the Beneficiary, under that certain Deed of Trust dated MARCH 03RD, 1993 and recorded , in Instrument No. 302230 Book 393, Page 3550, Official Records of the County of DOUGLAS, State of NEVADA and

WHEREAS, the undersigned Beneficiary desires to substitute a new Trustee under said Deed of Trust in place and stead of STEWART TITLE OF DOUGLAS COUNTY, now therefore, the undersigned hereby substitutes itself as Trustee under said Deed of Trust and does hereby reconvey, without warranty, to the person or persons legally entitled thereto, the Estate now held by him thereunder.

DATED: MAY 24, 2000

HomeSide Lending, Inc. successor by merger to LAFC Merger Company f/k/a Loan America Financial Corporation

AEUER ASSISTANT SECRETARY

State of Texas

SS.

SAENY

County of Bexar

On MAY 24, 2000 before me the Undersigned, personally appeared NANCY STATON and J BRAEUER, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and thatby his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal

Signature,

(Seal)

Prepared by YOLANDA SAENZ PIFD: 00-05-22

Loan Number: 10956822 PFNV - 102699KD

Inv No 517848589

Inv Pool 974-417

MIN No.:

1853-23MAY00

0492926 BK0500PG6266

YOLANDA SAENZ Notary Public, State of Texas

My Commission Expires JUNE 22, 2002

REQUESTED BY IN OFFICIAL RECORDS OF DOUGLAS CO., NEVADA 2000 MAY 30 AM 10: 05 LINDA SLATER RECORDER 0492926 BK 0 5 0 0 PG 6 2 6 7