

WHEN RECORDED MAIL TO:

CAPSTEAD, ATTN: DARRELL FRAUENHEIM  
2711 NORTH HASKELL, SUITE 1000  
DALLAS, TX 75204-  
800-348-2626

PAYF 0410277552



SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE

SPACE ABOVE THIS LINE FOR RECORDER'S USE

NOTICE IS HEREBY GIVEN: That the Owner and Holder desires to substitute a new Trustee under the Deed of Trust hereinafter referred to in the place and stead of the present trustee thereunder, in the manner in said Deed of Trust provided, and does hereby substitute CAPSTEAD, ATTN: DARRELL FRAUENHEIM

STANDARD TRUST DEED SERVICE COMPANY,  
A CALIFORNIA CORPORATION

was the original Trustee in the Deed of Trust hereinafter described:

TRUSTOR: Michelle J Gabler

BENEFICIARY: HOMECOMINGS FINANCIAL NETWORK, INC.

CURRENT BENEFICIARY:

HomeComings Financial Network, Inc.

Deed of Trust dated 03/20/1997 recorded in Book 0397, Page 4136, Instrument No. 0409199 (Rerecorded on / / in Book, Page, Instrument No. ), of Official Records in the Office of the Recorder of DOUGLAS County, State of NEVADA, on 03/26/1997. CAPSTEAD, ATTN: DARRELL FRAUENHEIM

hereby accepts said appointment as Trustee under the above Deed of Trust, and As Successor Trustee, and pursuant to the request of 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 estates now held by it under said Deed of Trust.

IN WITNESS WHEREOF the Owner and Holder and CAPSTEAD, ATTN: DARRELL FRAUENHEIM

as Successor Trustee,

has caused this instrument to be executed, each in its respective interest.

Whenever the context hereof so requires, the masculine gender includes the feminine and/or neuter, and the singular number includes the plural.

Dated:

MAY 22ND, 2000

HomeComings Financial Network, Inc.

Successor Trustee

CAPSTEAD, ATTN: DARRELL FRAUENHEIM

Robert Meachum  
Senior Vice President

Darrell Frauenheim  
Assistant Vice President

STATE OF TEXAS )  
COUNTY OF Dallas ) ss

Mark Solewin  
Vice President

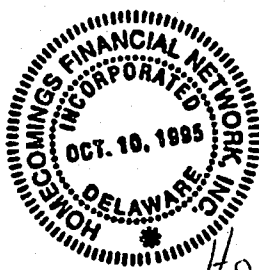
On MAY 22ND, 2000, before me, a Notary Public in and for the County of Dallas, State of TEXAS, personally appeared Darrell Frauenheim and Mark Solewin known to be the Assistant Vice President and Vice President

of said Corporation; that the Seal affixed to said instrument is the Seal of said Corporation, and that said instrument was signed and sealed on behalf of said Corporation by authority of its Board of Directors, and they acknowledged the execution of said instrument to be the voluntary act and deed of said Corporation, by it voluntarily executed. IN WITNESS WHEREOF, I have hereunto signed my name the day and year last written.



Michele LeClaire  
Notary Public in and for said County and State  
My Commission expires: 04/23/2002

Prepared by  
FH  
CAPSTEAD, ATTN: DARRELL FRAUENHEIM  
2711 NORTH HASKELL, SUITE 1000  
DALLAS, TX 75204-



REQUESTED BY  
HomeComings Financial  
IN OFFICIAL RECORDS OF  
DOUGLAS CO., NEVADA

2000 MAY 30 PM 2:48

LINDA SLATER  
RECORDER

\$10.00 PAID k2 DEPUTY

0493000

BK0500PG6497