

PEG

PIN No.: 000021260120
Recording Requested By:

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

When Recorded Mail To:

MICHAEL J DOWNS
HEIDI A DOWNS
2728 ESAW ST
MINDEN, NV 89423-8002

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS, MICHAEL JAMES DOWNS AND
HEIDI ANN DOWNS

was the original Trustor, FIRST AMERICAN TITLE INSURANCE CO. the original
Trustee, and CENDANT MORTGAGE CORPORATION the Beneficiary, under that certain
Deed of Trust dated OCTOBER 06TH, 1999 and recorded , in Instrument No. 0479068,
Book 1099, Page 3448, 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
FIRST AMERICAN TITLE INSURANCE CO., 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: March 22, 2001

Mortgage Electronic Registration Systems, Inc.
(MERS)

B. SANTELLAN
ASSISTANT SECRETARY



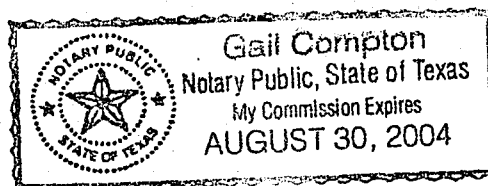
J. BRAEUER, VICE PRESIDENT

State of Texas }
County of Bexar } SS.

On March 22, 2001 before me the Undersigned, personally appeared J. BRAEUER
and B. SANTELLAN, 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 that by 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 GAIL COMPTON
PIFD: 01-03-09
Loan Number: 19684544
PFNV - 061500KD

Inv No 718587733
Inv Pool L34-004
MIN No.: 100020000082035159
COMPG 7611-10MAR01

0511332

BK0301PG7909

COPY

REQUESTED BY
Homeside lending
IN OFFICIAL RECORDS OF
DOUGLAS CO. NEVADA

2001 MAR 30 AM 8: 28

LINDA SLATER
RECORDER

\$ 11.00 PAID *KJ* DEPUTY

0511332

BK0301PG7910