MERS MIN # n/a

MERS Telephone No. (888) 679-6377

Record & Return To:

Ramon Haynes

P.O. Box 2738

Stateline NV 89449

Mtg# 7008208 ec PIF: 4/19/2001

Mortgagor: Haynes

Substitution of Trustee and **Full Reconveyance**

Reference:

Deed of trust

Recorded 8/31/2000

Instrument no 0495660 book 0800 page 6008

Official records of Douglas County

Trustor Ramon Haynes A Single Man

Trustee Stewart Title Of Douglas County

Beneficiary Academy Mortgage Corporation

Dated 8/25/2000 affecting land situated in the County of Douglas State of Nevada described as

follows: as described in said Deed of Trust

Substitution of Trustee

Whereas, the undersigned North American Mortgage Company being the owner and holder of the Note or Notes or other security agreements, secured by the Deed of Trust herein above described.

And whereas, the undersigned North American Mortgage Company being the present Beneficiary under said Deed of Trust and acknowledges that all sums and obligations secured by said Deed of Trust have been fully paid or satisfied,

And whereas, the Beneficiary desires to substitute a new Trustee under said Deed of Trust, in the place or stead of Stewart Title Of Douglas County

Now therefore, the undersigned hereby substitutes North American Mortgage Company, whose address is 231 East Ave, Suite 200, Albion, NY 14411, as Trustee under said Deed of Trust, and further instructs said Trustee to reconvey the estate now held under said Deed of Trust, to the person or persons legally entitled thereto.

Full Reconveyance

North American Mortgage Company, as substituted Trustee under the herein above described Deed of Trust, having received from the holder of the obligations a written request to reconvey, hereby reconveys, without warranty to the person or persons legally entitled thereto, the estate now held by said Trustee thereunder.

Dated April 24, 2001

State of New York County of Orleans

On April 24, 2001 before me, the undersigned, personally appeared David J. Adams 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 his/her/their in authorized capacity(ies),and his/her/their that by signature(s) on the instrument the person(s) acted executed the instrument.

North American Mortgage Company

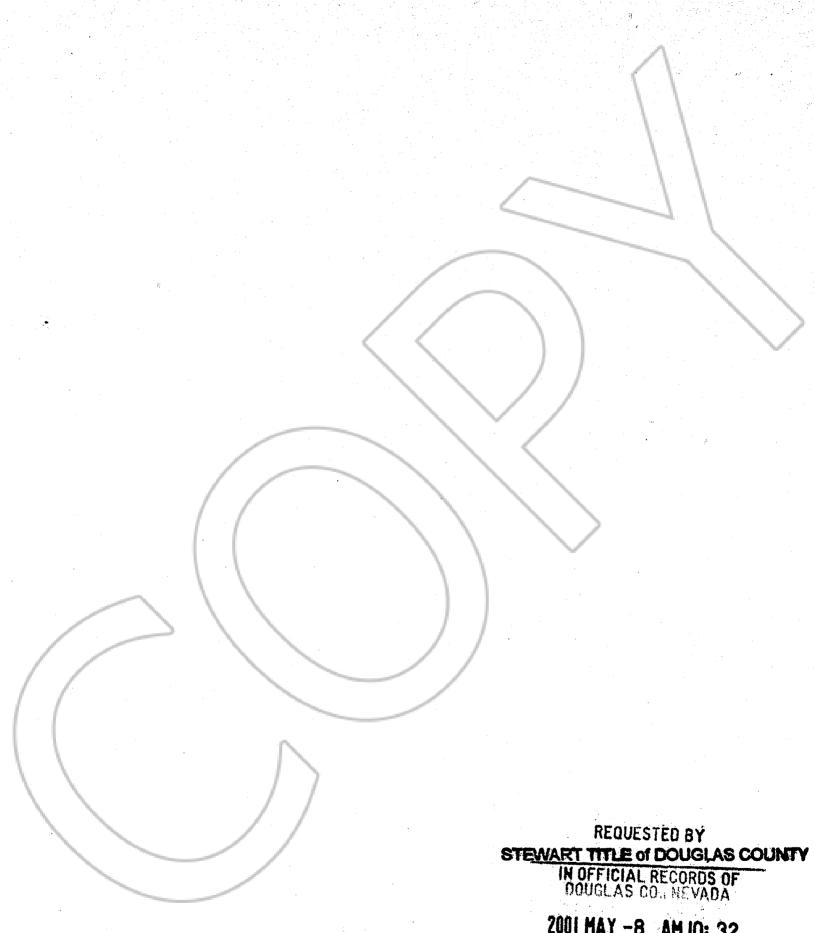
David J. Adams. Vice President

Witness my hand and official seal,

Signature

SHARON R. CHAMBERS Notary Public, State of New York No. 01CH6074431 Qualified in Orleans County Commission Expires 3/17/03

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LINDA SLATER RECORDER PAIDE DEPUTY