

12-  
PIN No.: 29-462-04  
NEW 1220-24-501-003

**SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE**

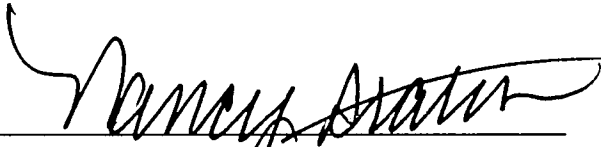
WHEREAS, MERRILL G. GAYMAN AND PATRICIA G. GAYMAN, HUSBAND AND WIFE AS JOINT TENANTS was the original Trustor, NEW AMERICA FINANCIAL INC the original Trustee, and NEW AMERICA FINANCIAL INC the Beneficiary, under that certain Deed of Trust dated MAY 01ST, 1998 and recorded , in Instrument No. \*; Book 0598, Page 1541, 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 NEW AMERICA FINANCIAL INC, 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.

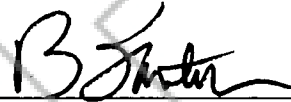
\*INSTRUMENT NO. 0439202

DATED: March 01, 2002

HomeSide Lending, Inc.



NANCY STATON  
ASSISTANT SECRETARY



B. SANTELLAN  
VICE PRESIDENT

State of Texas

SS.

County of Bexar

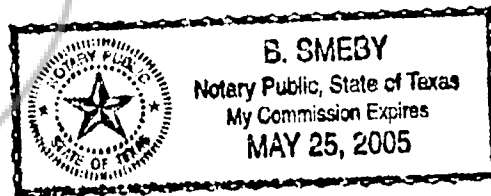
On March 01, 2002 before me the Undersigned, personally appeared B. SANTELLAN and NANCY STATON, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed 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 SARAH SOLIZ  
PIFD: 02-02-15  
Loan Number: 19522696  
PEG - PFNV SOLISA  
Recording Requested By:  
HomeSide Lending  
P.O. Box 47524  
San Antonio, TX 78265-7524

3937816FEB02

Inv No 1667750655  
Inv Pool C80-513  
MIN No.:

When recorded return and  
mail tax statements to:

MERRILL G GAYMAN  
PATRICIA G GAYMAN  
775 SCOUT CIR  
GARDNERVILLE, NV 89410-6823

0538111

BK 0302 PG 10385

REQUESTED BY  
HomeSide Lending  
IN OFFICIAL RECORDS OF  
DOUGLAS CO. NEVADA

2002 MAR 28 AM 9:47

LINDA SLATER  
RECORDER

\$17 PAID to DEPUTY