

18-
PIN# 1308049

WHEN RECORDED MAIL TO:

SHARON BENNETT

✓ VERDUGO TRUSTEE SERVICE CORPORATION

DEPT. 1020/532705, P.O. BOX 9443

GAITHERSBURG, MARYLAND 20898-9443

STATE OF Nevada

TOWN/COUNTY DOUGLAS

Loan No. 000011713716

SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE

WHEREAS that certain Deed of Trust described below, provides that the holder of the Note secured by said Deed of Trust may appoint a success or trustee to any Trustee thereunder appointed; AND WHEREAS, the indebtedness secured by said Deed of Trust having been fully paid and satisfied;

NOW THEREFORE, the undersigned, being the present legal owner and holder of the indebtedness secured by said Deed of Trust, does hereby substitute and appoint itself as successor Trustee, and as Trustee does hereby reconvey, without warranty, to the person or person(s) entitled thereto, all the estate, title, and interest held by it, as Trustee under said Deed of Trust, to the property described therein.

Truster :LOREN E. GARRIGAN, AN UNMARRIED MAN

Trustee :STEWART TITLE COMPANY

Original Mortgage:PACIFIC GUARANTEE MORTGAGE CORP.

Date of Deed: June 8, 2000

Date Recorded : June 15, 2000

Book : 0600 , Instrument:0494173 , Page: 3343

in the records of DOUGLAS County, Nevada and more particularly described on said Deed of Trust referred to herein.

AS SET FORTH IN DEED OF TRUST AND INCORPORATED BY REFERENCE HEREIN

IN WITNESS WHEREOF, the undersigned has caused these presents to be executed on January 30, 2003

MAIL TAX STATEMENT TO:

LOREN E GARRIGAN

3525 GREEN ACRE

CARSON CITY

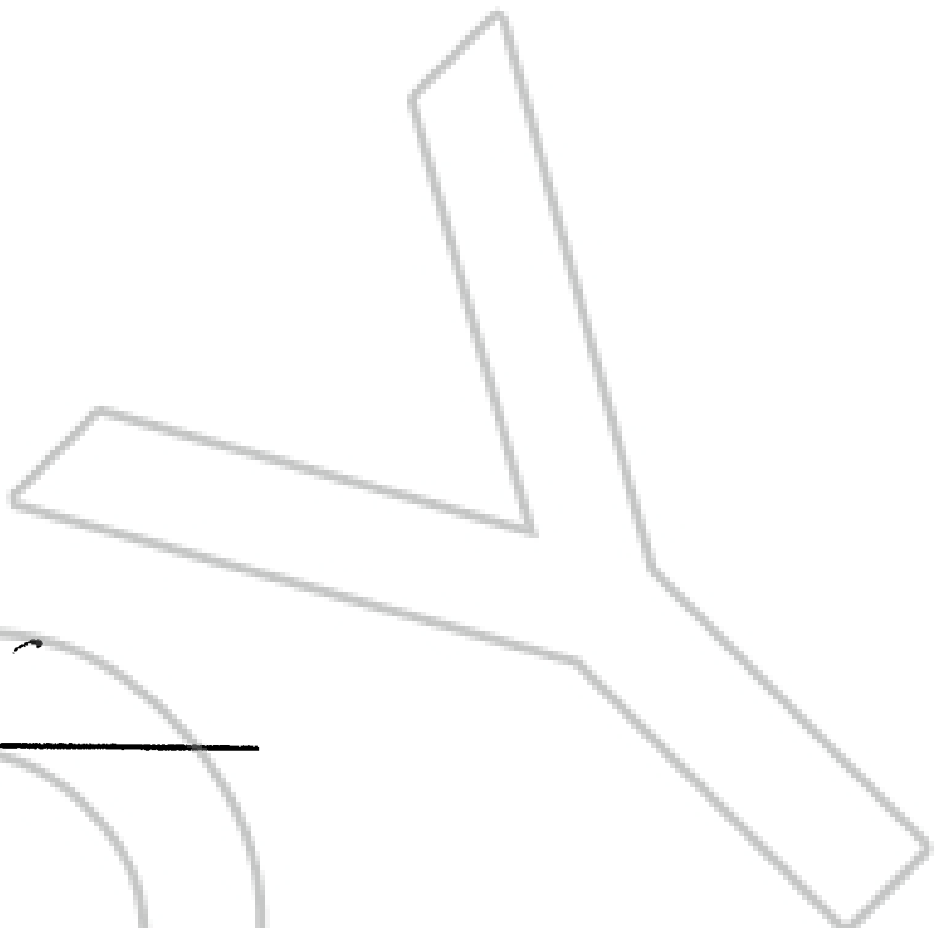
NV 89705

RNVO LOAN:000011713716

0566539

BK0203PG02342

FIRST NATIONWIDE MORTGAGE CORPORATION



Kenneth A. Klima, Jr.
KENNETH A. KLIMA, JR.
ASSISTANT SECRETARY

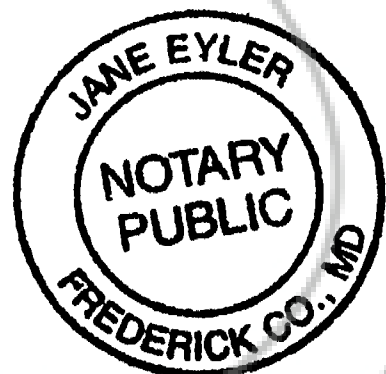
By: Melissa McNeill
MELISSA MCNEILL
VICE PRESIDENT

STATE OF MARYLAND)
COUNTY OF FREDERICK)

On this 30th day of January 2003, before me, the undersigned, a Notary Public in said State, personally appeared MELISSA MCNEILL and KENNETH A. KLIMA, JR., personally known to me (or proved to me on the basis of satisfactory evidence) to be the persons who executed the within instrument as VICE PRESIDENT and ASSISTANT SECRETARY respectively, on behalf of the above named corporation, and acknowledged to me, that they, as such officers, being authorized to do so, executed the foregoing instrument for the purposes therein contained and that such Corporation executed the within instrument pursuant to its by-laws or a resolution of its Board of Directors.

WITNESS My hand and official seal.

Jane Eyer
JANE EYLER
NOTARY PUBLIC
My Commission Expires: November 1, 2005



RNV1 LOAN:000011713716

REQUESTED BY
Verdusa Trustee
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

2003 FEB -7 AM 11: 16

WERNER CHRISTEN
RECORDER

\$18.00 PAID KO DEPUTY

0566539
BK0203PG02343

