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Loan No. 0000000000000000391106663
Mail Tax Statement To:
JOHN GAGNE
1176 AGUA CALIENTE COURT
MINDEN, NV 89423

PIN #: 1420-29-810-017

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS, JOHN GAGNE AND MONICA GAGNE, HUSBAND AND WIFE, AS JOINT TENANTS was/were the original Trustor(s), STANDARD TRUST DEED SERVICE COMPANY, A CALIFORNIA CORPORATION, the original trustee, and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS NOMINEE FOR HOMECOMINGS FINANCIAL NETWORK, INC., the beneficiary, under that certain Deed of Trust dated March 8, 2002 and recorded March 20, 2002 in Instrument Number 0537432, Book 0302, Page(s) 07093, official records of the County of DOUGLAS, State of Nevada, and

WHEREAS, the undersigned MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS NOMINEE FOR HOMECOMINGS FINANCIAL NETWORK, INC. desires to substitute a new Trustee under said Deed of Trust in place and stead of STANDARD TRUST DEED SERVICE COMPANY, A CALIFORNIA CORPORATION, now therefore, the undersigned hereby substitutes himself 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.

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS,
INC. ("MERS") SOLELY AS NOMINEE FOR
HOMECOMINGS FINANCIAL NETWORK, INC.

Dated: March 4, 2003

by: Chris White
CHRIS WHITE
Vice President

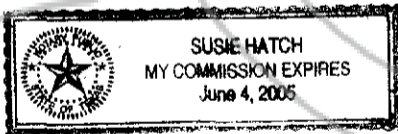
ATTEST:

by: Anthony Ray Scherzer
ANTHONY RAY SCHERZER
Assistant Secretary

COUNTY OF HARRIS
STATE OF TEXAS

On March 4, 2003, before me, the undersigned, a Notary Public in and for said State, personally appeared CHRIS WHITE, Vice President of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS NOMINEE FOR HOMECOMINGS FINANCIAL NETWORK, INC. known to me to be the person whose name is subscribed to the within instrument and acknowledged that he executed the same.

WITNESS my hand and official seal.



Signature: Susie Hatch
Notary in and for the State
of TEXAS

Space Below For Recorder's Use

Recording Requested by:
MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS NOMINEE FOR
HOMECOMINGS FINANCIAL NETWORK, INC.

When Recorded Mail this Deed to:
JOHN GAGNE
1176 AGUA CALIENTE COURT
MINDEN, NV 89423

This document was prepared by:
ACCUTRAN SERVICES, INC.
15531 KUYKENDAHL RD. SUITE 300
HOUSTON, TEXAS 77090
MYOSHA MCAFEE

10-941-



REQUESTED BY
Accutra Services
IN OFFICIAL RECORDS OF
DOUGLAS CO. NEVADA

2003 JUN 24 AM 10:14

WERNER CHRISTEN
RECORDER

\$17.00 PAID K2 DEPUTY

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