19,

Assessor's/Tax ID No. 122021710199

Recording Requested By: UNION PLANTERS MORTGAGE, INC

When Recorded Return To:
SANDRA MCALPIN
UNION PLANTERS MORTGAGE, INC
215 FORREST STREET
HATTIESBURG, MS 39401

HEQUESTED BY

Union Planters Mtg

HI OFFICIAL RECORDS OF

OCUGIAS CO. HEYABA

2004 MAY 25 AM 8: 37

WERNER CHRISTEN RECORDER

5/9° PAIN K2 DEPUTY

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SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

UNION PLANTERS MORTGAGE, INC #:0000897135601 "GIBSON" Lender ID:617/393/1694022334 Douglas, Nevada

UNION PLANTERS BANK, NATIONAL ASSOCIATION AKA UNION PLANTERS BANK, NA is the Owner and Holder of the Note secured by the Deed of Trust Dated: 10/24/2003, made by NAPOLEON GIBSON AND ADRIENNE GIBSON HUSBAND AND WIFE as Trustor, with ARM FINANCIAL as Trustee, for the benefit of UNION PLANTERS BANK, N.A. as Beneficiary, which said Deed of Trust was recorded 11/03/2003 in the Office of the County Recorder of Douglas State of Nevada, in Book/Reel/Liber: 1103 Page/Folio: 970 as Instrument No.: 0595706 wherein said Owner and Holder hereby substitutes UNION PLANTERS MORTGAGE, INC. as Trustee in lieu of the above-named Trustee under said Deed of Trust.

Property Address: 1331 PATRICIA DRIVE, GARDNERVILLE, NV 89460

IN WITNESS WHEREOF, UNION PLANTERS BANK, NATIONAL ASSOCIATION AKA UNION PLANTERS BANK, N A 215 FORREST, HATTIESBURG, MS 39401 as owner and UNION PLANTERS MORTGAGE, INC. 215 FORREST ST., HATTIESBURG, MS 39401 as Substituted Trustee, have caused this instrument to be executed, each in its respective interest;

UNION PLANTERS BANK, NATIONAL ASSOCIATION AKA UNION PLANTERS BANK, N A

On May 13th, 2004

By: Sandra McAlpin, Assistant Vice President

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STATE OF Mississippi COUNTY OF Forrest

On May 13th, 2004, before me, PATSY L. WELBORN, a Notary Public in and for Forrest in the State of Mississippi, personally appeared Sandra McAlpin, Assistant Vice President, 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, and that by his/her/their signature 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,

PATSY L. WELBORN Notary Expires: 06/07/2005



UNION PLANTERS MORTGAGE, INC. hereby accepts said appointment as Trustee under said Deed of Trust and as Successor Trustee pursuant to the request of said Owner and Holder and in accordance with the provisions of said Deed of Trust does hereby reconvey without warranty to the person or pesons legally entitled thereto all estate now held by it under said Deed of Trust.

By UNION PLANTERS MORTGAGE, INC. as Trustee On May 13th, 2004

SANDRAMCALPIN, ASST. VICE PRESIDENT



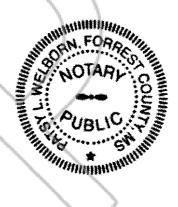
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STATE OF Mississippi COUNTY OF Forrest

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WITNESS my hand and official seal,

PATSY L/ WZLBORN Notary Expires: 06/07/2005



*T_J*T_JUNPL*05/13/2004-04:16:50 PM* UNPL01UNPL00000000000000004827* NVDOUGL* 0000897135601 NVDOUGL TRUST_SUB *T_J*T_JUNPL*