Assessor's/Tax ID No. 1319-33-002-010

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

UNITED PLANTERS M19

IN OFFICIAL RECORDS OF
DOUGLAS CO... MEVADA

2004 JUL 12 PM 12: 16

WERNER CHRISTEN RECORDER

5/9 PAID K DEPUTY

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

UNION PLANTERS MORTGAGE, INC #:0000791502111 "PRIDAY" Lender ID:618/733/1688984686 Douglas, Nevada

UNION PLANTERS BANK, NATIONAL ASSOCIATION is the Owner and Holder of the Note secured by the Deed of Trust Dated: 04/29/2003, made by GERALD W PRIDAY AND SANDRA L PRIDAY HUSBAND AND WIFE as Trustor, with ARM FINANCIAL as Trustee, for the benefit of UNION PLANTERS BANK, NATIONAL ASSOCIATION as Beneficiary, which said Deed of Trust was recorded 05/14/2003 in the Office of the County Recorder of Douglas State of Nevada, in Book/Reel/Liber: 0503 Page/Folio: 7379 as Instrument No.: 576839 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: 1428 NICHOLE WAY, GARDNERVILLE, NV 89460

IN WITNESS WHEREOF, UNION PLANTERS BANK, NATIONAL ASSOCIATION 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

On July 1st, 2004

Sandra McAlpin, Assistant Vice President

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SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE Page 2 of 3

STATE OF Mississippi COUNTY OF Forrest

On July 1st, 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 July 1st, 2004

SANDRAMCALPIN, ASST. VICE PRESIDENT



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STATE OF Mississippi COUNTY OF Forrest

On July 1st, 2004, before me, PATSY L. WELBORN, a Notary Public in and for Forrest in the State of Mississippi, personally appeared SANDRA MCALPIN, ASST. 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 I. WELBORN Notary Expires: 06/07/2005



*S_J*S_JUNPL*07/01/2004 03:06:07 PM* UNPL01UNPL000000000000000066196* NVDOUGL* 0000791502111 NVDOUGL_TRUST_SUB *S_J*S_JUNPL*