

Lincoln County

WHEN RECORDED, MAIL TO:

NHD #78A-19-0043

Loan Number #0001269760

SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE

Nevada Housing Division is the owner and holder of the Note secured by the following Deed of Trust: Trustor: Robert V. Hosier & Jolene Hosier, Trustee: Nebaco, Inc. Beneficiary: Nevada National Bank, Dated: 03-27-79, Recorded: 04-11-79, Instrument No.: 63881, Book: 29, of Official Records of Lincoln County, Nevada, hereby substitutes FT Mortgage Companies as Trustee in lieu of the above named Trustee under said Deed of Trust.

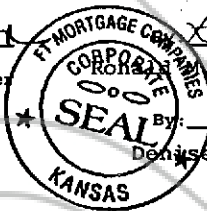
FT Mortgage Companies hereby accepts said appointment as Trustee under said Deed of Trust and as successor Trustee, pursuant to the request of said Owner and Holder and in accordance with the provisions of said Deed of Trust does hereby reconvey without warranty to the person or persons legally entitled thereto all estate now held by it under said Deed of Trust.

IN WITNESS WHEREOF, Nevada Housing Division and FT Mortgage Companies have caused these presents to be executed by their duly authorized officer, dated July 29, 1997.

NEVADA HOUSING DIVISION (Owner)

FT Mortgage Companies (Trustee)

By: Nancy Corbin, Loan Administration Officer



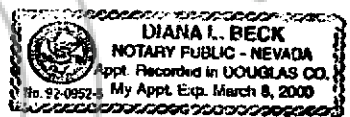
By: Ronald M. Slinker, Asst. Vice President

By: Denise Berry, Assist. Secretary

STATE OF NEVADA ) CARSON CITY )

On July 29, 1997, before me, a Notary Public within and for said Carson City, personally appeared Nancy Corbin, to me personally known who, being duly sworn did say that she is the Loan Administration Officer of the Nevada Housing Division named in the foregoing instrument and acknowledged that she executed the same.

Signature of Diana L. Beck, Notary Public



STATE OF Texas ) COUNTY OF Dallas )

On June 12, 1998, before me, the undersigned, a Notary Public in and for said State, personally appeared Ronald M. Slinker and Denise Berry of FT Mortgage Companies known to me to be the officers of the corporation that executed the within instrument, and known to me to be the persons who executed the within instrument on behalf of the corporation therein named, and acknowledged to me that such corporation executed the within instrument pursuant to its by-laws or a resolution of its Board of Directors.

Signature of Elizabeth L. Gibson, Notary Public



REC-111200 RECEIVED BY THE CLERK OF LINCOLN COUNTY FT MORTGAGE COMPANIES JUNE 24, 1998 AT 01 PM 135 381 YURIKO SETZER

BY Leslie Boucher, DEPUTY

BOOK 135 381