

WHEN RECORDED, MAIL TO:

NHD #: 781-19-0011
1269737

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: Richard C. Harris and Karla Maree Harris, husband and wife as joint tenants, Trustee: Nebaco Inc, Beneficiary: Nevada National Bank, Dated: 2/1/79, Recorded: 2/8/79, Instrument No.: 63701, Book: 29, of Official Records of Lincoln County, Nevada, hereby substitutes _____ as Trustee in lieu of the above named Trustee under said Deed of Trust.

_____ 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 _____ have caused these presents to be executed by their duly authorized officer, dated June 18, 1999.

NEVADA HOUSING DIVISION
(Owner)

(Trustee)

By: Jackie Seibold
Loan Administration Officer

By: _____

By: _____

STATE OF NEVADA)
CARSON CITY)

On June 18, 1999, before me, a Notary Public within and for said Carson City, personally appeared Jackie Seibold, 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.

Diana J. Beck
Notary Public



STATE OF _____)
COUNTY OF _____)

On _____, before me, the undersigned, a Notary Public in and for said State, personally appeared _____ and _____ of _____ 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.

Notary Public

NO. 113112
FILED AND RECORDED AT REQUEST OF
FT Mortgage
July 26, 1999
20 MINUTES PAST 02 O'CLOCK
PM IN BOOK 143 OF OFFICIAL
RECORDS PAGE 32 LINCOLN
COUNTY, NEVADA.
Leslie Boucher
COUNTY RECORDER
By: Doreen Seiver, Deputy

BOOK 143 PAGE 32