Form RD-NV 1951-4A (Rev. 11/98)

UNITED STATES DEPARTMENT OF AGRICULTURE RURAL DEVELOPMENT RURAL HOUSING SERVICE

SUBSTITUTION OF TRUSTEE

WHEREAS, Donald Cumming and Vanae Cumming, was the original Trustor(s), and First American Title Company of Nevada was the original Trustee, and the United States of America, acting through the Rural Housing Service, formerly Farmers Home Administration, one of the agencies within the Rural Development mission area, United States Department of Agriculture, is the beneficiary under that certain Deed of Trust, dated September 21, 1990, recorded on September 26, 1990, as Document Number 095006, of Official Records of Lincoln County, Nevada and

WHEREAS, the undersigned desires to substitute a new Trustee under said Deed of Trust in the place and stead of said original Trustee thereunder.

NOW THEREFORE, the undersigned Beneficiary hereby substitutes. Larry J. Smith, State Director, USDA - Rural Development, as Trustee of said Deed of Trust.

State of Nevada)

Carson City

On Alfabraca State Director, USDA - Rural Development

Smith Acting State Director, USDA - Rural Development

On Alfabraca State Director, USDA - Rural Development

(upersonally 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 capacityties), and that by his her their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the

Witness my hand and official seal.

Signature of Notang

BARBARA J. ALLEN Notary Public, State of Nevada Storey County Appointment No. 99-53720-16 My Appt. Expires Jan. 8, 2003

CASE NUMBER: 1194626
Recording Requested by:
The United States of America, acting through United States Department of Agriculture, Rural Housing Service

WHEN RECORDED MAIL TO: First American Title Co. of Nevada 3760 Pecos McLeod Interconnect, Suite 7 Las Vegas, NV 89121 First American Title
April 27, 2001
At 59 154 1764
PM 154 1764
COLOR 143 1764
COLOR 143 1764

NO 116245