

UNITED STATES DEPARTMENT OF AGRICULTURE  
RURAL DEVELOPMENT  
RURAL HOUSING SERVICE

SUBSTITUTION OF TRUSTEE

WHEREAS, Dennis D. Frankum Jr. and Lisa Suzanne Cutler Frankum, husband and wife, as joint tenants with rights of survivorship, was the original Trustor(s), and Ticor Title Insurance Company, 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 12/20/91, recorded on 12/20/91, as Document Number 267501, of Official Records of Douglas County, Nevada and, 18  
/IN BOOK 1291, PAGE 3116

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, Acting State Director, USDA - Rural Development, as Trustee of said Deed of Trust.

DATED: December 15, 1998

BENEFICIARY

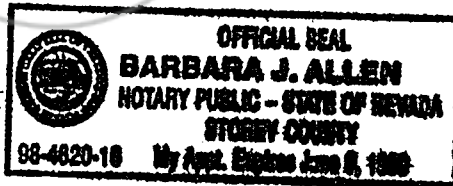
By: *Larry J. Smith*  
LARRY J. SMITH  
Acting State Director, USDA - Rural Development

STATE OF NEVADA }  
COUNTY OF CARSON CITY } :ss

On December 15, 1998 before me, BARBARA J ALLEN, a Notary Public, personally appeared LARRY SMITH, Acting State Director, USDA - Rural Development (X) 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(ies), 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 instrument.

Witness my hand and official seal.

*Barbara J Allen*  
Signature of Notary



June 8, 1999

CASE NUMBER: 1187976  
Recording Requested by:  
The United States of America, acting  
through United States Department of  
Agriculture, Rural Housing Service

REQUESTED BY  
Northern Nevada Title Company  
IN OFFICIAL RECORDS OF  
DOUGLAS CO., NEVADA

'99 FEB -1 P2:44

WHEN RECORDED MAIL TO:

USDA RURAL DEV.  
111 SHECKLER ROAD  
FALLON, NV 89406

0460069

BK0299PG0194

LINDA SLATER  
RECORDER  
\$7.00 PAID KZ DEPUTY