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CJ-390711

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: Raymond T. Flagg, a single person & Michelle R. Haley, a single person, Trustee: Norwest Mortgage Inc., Beneficiary: Norwest Mortgage Inc., Dated: 9/7/89, Recorded: 9/15/89, Instrument No.: 210998, Book: 989, of Official Records of Douglas County, Nevada, hereby substitutes U.S. Mortgage a s Trustee in lieu of the above named Trustee under said Deed of Trust.

U.S. Mortgage 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 U.S. Mortgage have caused these presents to be executed by their duly authorized officer, dated August 11, 1999.

NEVADA HOUSING DIVISION
(Owner)

U.S. Mortgage
(Trustee)

By: Jackie Seibold
Jackie Seibold
Loan Administration Officer

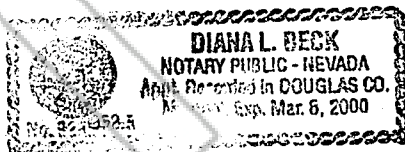
By: IRA Gershin, Asst. U.P.

By: Larry Manson, Vice Pres.

STATE OF NEVADA)
CARSON CITY)

On August 11, 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.

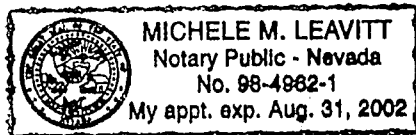
Diana L. Beck
Notary Public



STATE OF)
COUNTY OF)

On 9-21-99 before me, the undersigned, a Notary Public in and for said State, personally appeared IRA Gershin and Larry Manson of U.S. Mortgage 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.

Michele M. Leavitt
Notary Public



REQUESTED BY
U.S. Mortgage
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

1999 OCT 29 PM 12:36

LINDA SLATER
RECORDER

\$10.00 PAID \$2 DEPUTY

0479712

BK1099PG5256