

99080774

WHEN RECORDED, MAIL TO:
Francis D. Gilder
3788 Vista Grande
C.C., NV 89705

NHD #: [REDACTED]-0018
HSL# 299356

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:** Ronald Lee Gilder & Frances Dianne Gilder, Husband & Wife, **Trustee:** Douglas County Title Co., Inc., **Beneficiary:** Sherwood & Roberts, Inc., **Dated:** 6/18/80, **Recorded:** 7/1/80, **Instrument No.:** 45862, **Book:** 780* of Official Records of Douglas County, Nevada, hereby substitutes STEWART TITLE a s Trustee in lieu of the above named Trustee under said Deed of Trust.

* PAGE 071

STEWART TITLE 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 Stewart Title have caused these presents to be executed by their duly authorized officer, dated September 8, 1999.

NEVADA HOUSING DIVISION

(Owner)

By: Charles L. Horsey III
Charles L. Horsey III
Loan Administration Officer

STEWART TITLE

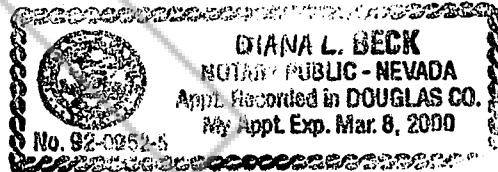
(Trustee)

By: James D. Rose
JAMES D. ROSE
Vice President

STATE OF NEVADA)
CARSON CITY)

On September 8, 1999, before me, a Notary Public within and for said Carson City, personally appeared Charles L. Horsey III, 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.

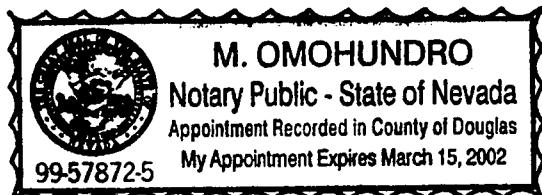
Diana L. Beck
Notary Public



STATE OF Nevada)
COUNTY OF Douglas)

On January 4, 2000 before me, the undersigned, a Notary Public in and for said State, personally appeared James D. Rose and Stewart Title 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.

M. Omohundro
Notary Public



REQUESTED BY
STEWART TITLE of DOUGLAS COUNTY
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

2000 JAN -5 AM 10: 18

LINDA SLATER
RECORDER

\$10.00 PAID Kg DEPUTY

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