

SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE

The undersigned, First Security Bank of Nevada
as the owner and holder of the Note secured by Deed of Trust dated July 28, 1997
made by Lynn A. Wyatt and Patricia E. Wyatt, husband and wife as joint tenants

as Trustor, to Stewart Title of Douglas County

as Trustee, for First Security Bank of Nevada f/k/a Nevada Banking Company

as Beneficiary, which Deed of Trust was recorded July 30, 1997
in Book No. 0797 Page, ~~Document~~ Document Number 5260

Official Records of Douglas County, Nevada, hereby substitutes
First Security Bank of Nevada as successor Trustee in lieu of the Trustee therein.

WHEREAS said 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 the estate now held by it under said Deed of Trust.

Dated: December 23, 1999

First Security Bank of Nevada

(Successor Trustee)

[Signature]
(Owner)

Dianne Fairchild, Assistant Vice President
State of Nevada)

(Successor Trustee)

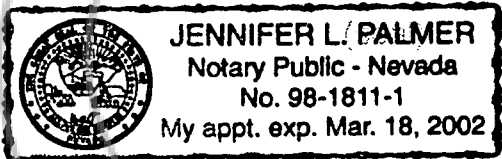
County of Clark)

On December 23, 1999, before me, a Notary Public in and for said County and State,
personally appeared Dianne Fairchild

_____, known to me by the person(s) who acknowledged
that _____ she _____ executed the above instrument.

WITNESS my hand and official seal.

[Signature]
(NOTARY PUBLIC IN AND FOR SAID COUNTY AND STATE)



WHEN RECORDED MAIL TO:
FIRST SECURITY BANK OF NEVADA
Attention: Note Dept.
P.O. BOX 19250
LAS VEGAS, NV 89132
Loan Number: 11602742

REQUESTED BY
1st Security Bank
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

2000 JAN 13 PM 2:43

LINDA SLATER
RECORDER

\$10⁰⁰ PAID K2 DEPUTY

0484391

BK0100PG2003