

# 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 August 2, 1999  
 made by Richard K. Gardner and Kathleen A. Gardner, husband and wife as joint tenants  
 as Trustor, to First American Title Company of Nevada  
 as Trustee, for First Security Bank of Nevada  
 as Beneficiary, which Deed of Trust was recorded August 9, 1999  
 in Book No. 0899 Page Document Number 1674,  
 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 27, 1999

First Security Bank of Nevada

*[Signature]*  
 (Owner)  
Dianne Fairchild, Assistant Vice President  
 State of Nevada)  
 County of Clark)

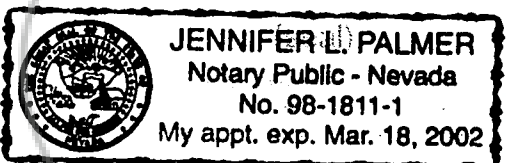
\_\_\_\_\_  
 (Successor Trustee)

\_\_\_\_\_  
 (Successor Trustee)

On December 27, 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: 10012768

REQUESTED BY  
1st Security Bank  
 IN OFFICIAL RECORDS OF  
 DOUGLAS CO., NEVADA  
 2000 JAN 13 PM 2:44

0484392  
 BK0100PG2004  
 LINDA SLATER  
 RECORDER  
 \$10<sup>00</sup> PAID K2 DEPUTY