

SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE

The undersigned, FIRST SECURITY BANK OF NV, FKA; NEVADA BANKING COMPANY
as the owner and holder of the Note secured by Deed of Trust dated MAY 17, 1996
made by DEBRA L. NEWTON

as Trustor, to STEWART TITLE OF DOUGLAS COUNTY

as Trustee, for FIRST SECURITY BANK OF NEVADA

as Beneficiary, which Deed of Trust was recorded MAY 22, 1996
in Book No. 0596, PAGE Number 4006

Official Records of DOUGLAS County, Nevada, hereby substitutes
FIRST SECURITY BANK OF NV 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: MAY 4, 2000

FIRST SECURITY BANK OF NV
(Owner)

FRANCIS ODOM, VICE PRESIDENT
(Owner)

State of NEVADA)
s

County of DOUGLAS)

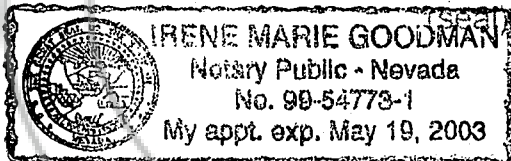
(Successor Trustee)

Francis Odom
(Successor Trustee)

On MAY 4, 2000, before me, a Notary Public in and for said County and State, personally appeared FRANCIS ODOM, VICE PRESIDENT, known to me by the person(s) who acknowledged that she executed the above instrument.

WITNESS my hand and official seal.

Irene M Goodman
(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: 21605522

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

2000 MAY 17 PM 3:52

LINDA SLATER
RECORDER

\$1000 PAID BC DEPUTY

0492165

BK0500PG3791