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03.07.00

**SUBSTITUTION OF TRUSTEE AND  
DEED OF RECONVEYANCE**

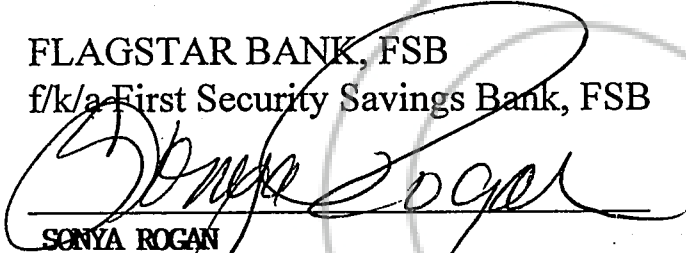
Flagstar Bank, FSB

the Owner and holder of the Note secured by Deed of Trust dated APRIL 1, 1998  
made by STEVEN K. YOSHIOKA, AN UNMARRIED MAN as Trustor  
to JOAN H. ANDERSON as Trustee,  
for the benefit of PACIFIC GUARANTEE MORTGAGE CORPORATION, A CALIFORNIA CORPORATION as Beneficiary,  
which Deed of Trust was recorded in the Office of the County Recorder of DOUGLAS County,  
Nevada in Book # 0498 P-2741 Instrument # 0437356, hereby substitutes  
STEWART TITLE OF DOUGLAS COUNTY, as Trustee in lieu of the above named Trustee under  
said Deed of Trust.

FLAGSTAR BANK, FSB f/k/a First Security Savings Bank, FSB, hereby accepts said appoint 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 to  
the person or persons legally entitled thereto, but without warranty, all the estate, title and  
interest now held by it under said Deed of Trust.

In Witness whereof said Owner and said Substituted Trustee has caused this Instrument to be  
executed by their duly authorized officers, this 3 day of MAY, 2000.

FLAGSTAR BANK, FSB  
f/k/a First Security Savings Bank, FSB

  
SONYA ROGAN  
ASSISTANT VICE PRESIDENT

STATE OF MICHIGAN  
COUNTY OF OAKLAND )ss

On this 3 day of MAY, 2000, personally appeared before me, a Notary  
Public in and for said County and State, SONYA ROGAN, ASSISTANT VICE PRESIDENT  
known to me to be the person (or proved to me on the basis of satisfactory evidence) described  
in and who executed the foregoing instrument, who acknowledge to me that SONYA ROGAN  
executed the same freely and voluntarily and for the uses and purposes therein mentioned.

  
Notary Public TAMMY RAE WILLIAMS

**SEAL**

My Commission Expires: MAY 21, 2003  
When Recorded Returns to:

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

2000 JUN 23 AM 10:49

LINDA SLATER  
RECORDER.

\$10.00 PAID  DEPUTY

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BK0600PG4786