10.

NHD #: 891-12-0021 WFHM# 1986110

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: lames T. Young and Naida L. Young, husband and wife as joint tenants, Trustee: Home Trustee, Inc., Beneficiary: Primerit Bank, Federal Savings Bank, Dated: 04/02/1990, Recorded: 04/13/1990, Instrument No.: 223850, Book: 490, of Official Records of Douglas County, Nevada, hereby substitutes wells Fargo Bank Nevada, N.A. as Trustee in lieu of the above named Trustee under said Deed of Trust.

*Page 1725 hereby accepts said appointment as Trustee under said Deed of Trust Wells Fargo Bank Nevada, N.A. 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 Wells Fargo Bank Nevada, N.A. have caused these presents to be executed by their duly authorized officer, dated June 14, 2000.

NEVADA HOUSING DIVISION

(Owner)

Numpl

Loan Administration Officer

Wells Fargo Bank Nevada, N.A.

(Trustee)

CONTROL CONTRO DIANA L. BECK NOTARY PUBLIC - NEVALE Appt. Recorded in DOUGLAS CO

Kathryn L. Revor

Vice President/Real Estate

Judith I. Nybeck, Vice President/Real Estate

No. 92-0952-8 My Appt. Exp. Jan. 26, 2000

STATE OF NEVADA **CARSON CITY**

On June 14, 2000, before me, a Notary Public within and for said Carson City, personally appeared Vicki Dunmore, 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.

STATE OF Minnesota COUNTY OF Hennepin

On June 19, 2000 , before me, the undersigned, a Notary Public in and for said State, personally appeared Kathryn L. Revord, Asst. V.P./** and Judith I. Nybeck, Asst. V.P./**

Wells Fargo Bank Nevada, N.A. 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.

Notary Public

** Real Estate

ELIZABETH PONTO NOTARY PUBLIC-MINNESOTA My Commission Expires Jan. 31, 2005

REQUESTED BY IN OFFICIAL RECORDS OF DOUGLAS CO. NEVADA

2000 JUN 26 AM 10: 03

LINDA SLATER RECORDER

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