

**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 **NOVEMBER 20, 1999** made by **PATRICIA HARMON, AN UNMARRIED WOMAN** as Trustor, to **FIRST AMERICAN TITLE COMPANY** as Trustee, for **FIRST SECURITY BANK OF NEVADA** as Beneficiary, which Deed of Trust was recorded **DECEMBER 21, 1999** in Book 1299, as Document No. **PAGE 4019**, 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: **NOVEMBER 14, 2000**

FIRST SECURITY BANK OF NEVADA

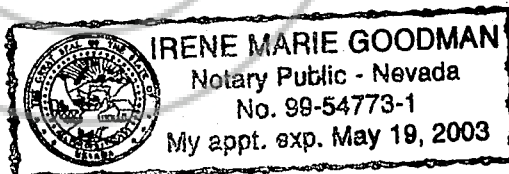
Patricia Koim

PATRICIA KOINM, AVP / MGR NOTE DEPT. CONSUMER LOAN CENTER

STATE OF NEVADA)
) s
COUNTY OF CLARK)

On NOVEMBER 14, 2000, before me, a Notary Public in and for said County and State, personally appeared **PATRICIA KOINM**, known to me to be the person(s) who acknowledged that **SHE** executed the above instrument.

WITNESS my hand and official seal.



Irene Marie Goodman

(Notary Public in and for said County and State)

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WHEN RECORDED MAIL TO:
FIRST SECURITY BANK OF NEVADA
P. O. BOX 19250
LAS VEGAS, NV 89132
LOAN NO. 10013082

0503598
BK 1100PG3789

REQUESTED BY
1st Security Bank

IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

2000 NOV 20 AM 9:43

LINDA SLATER
RECORDER

\$ 11⁰⁰ PAID K2 DEPUTY