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Form RD-NV 1951-4A
(Rev. 11/98)

UNITED STATES DEPARTMENT OF AGRICULTURE
RURAL DEVELOPMENT
RURAL HOUSING SERVICE

SUBSTITUTION OF TRUSTEE

WHEREAS, John D. Palmer and Debra M. Palmer, husband and wife as joint tenants, was the original Trustor(s), and Stewart Title Guaranty Company was the original Trustee, and the United States of America, acting through the Rural Housing Service, formerly Farmers Home Administration, one of the agencies within the Rural Development mission area, United States Department of Agriculture, is the beneficiary under that certain Deed of Trust, dated 11/03/93, recorded on 11/03/93, as Document No. 321771 of Official Records of Douglas County, Nevada and,

WHEREAS, the undersigned desires to substitute a new Trustee under said Deed of Trust in the place and stead of said original Trustee thereunder.

NOW THEREFORE, the undersigned Beneficiary hereby substitutes, Larry J. Smith, State Director, USDA - Rural Development, as Trustee of said Deed of Trust.

DATED: February 26, 2002

BENEFICIARY

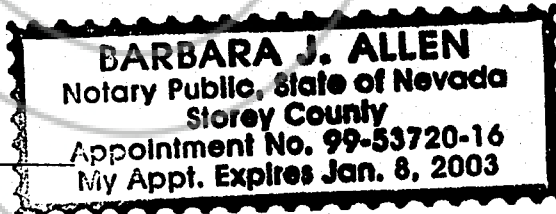
By *Larry J. Smith*
LARRY J. SMITH, State Director
USDA - Rural Development

STATE OF NEVADA)
CARSON CITY) :ss

On February 26, 2002 before me, Barbara J. Allen, a Notary Public, personally appeared LARRY J. SMITH, State Director, USDA - Rural Development (XX) personally known to me or () proved to me on the basis of satisfactory evidence to be the person whose name is subscribed to the within instrument and acknowledged to me that he executed the same in his authorized capacity, and that by his signature on the instrument the person, or the entity upon behalf of which the person acted, executed the instrument.

Witness my hand and official seal.

Barbara J. Allen
Signature of Notary



LOAN NUMBER: 1188700/1188690
Recording Requested by:
The United States of America, acting
through United States Department of
Agriculture, Rural Housing Service

WHEN RECORDED MAIL TO:
Debra M. Orvik

REQUESTED BY:
Stewart Title of Douglas County
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

2002 MAR -6 AM 10: 01

LINDA SLATER
RECORDER

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