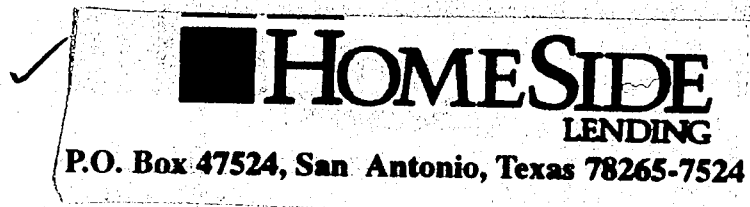


MAIL TAX STATEMENTS TO:



APN #1420-34-401-004

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:** Robert A. Roach and Connie L. Roach, Husband and Wife, **Trustee:** First Nevada Title Company, Inc., a Nevada Corp., **Beneficiary:** Old Stone Mortgage Corporation, **Dated:** 6/24/1987, **Recorded:** 6/26/1987, **Instrument No.:** 157246, **Book:** 687, of Official Records of Douglas County, Nevada, hereby substitutes _____ as **Trustee** in lieu of the above named Trustee under said Deed of Trust.

NA hereby accepts said appointment 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 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 NA have caused these presents to be executed by their duly authorized officer, dated April 24, 2002.

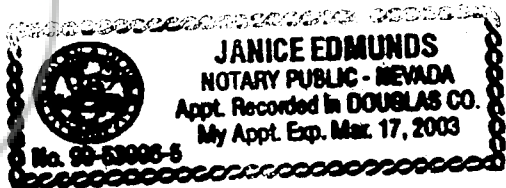
NEVADA HOUSING DIVISION
(Owner)
By: Vicki Dunmore
Vicki Dunmore
Loan Administration Officer

NA
(Trustee)
By: NA
By: NA

STATE OF NEVADA)
CARSON CITY)

On April 24, 2002, 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.

Janice Edmunds
Notary Public



STATE OF _____)
COUNTY OF _____)

On _____, before me, the undersigned, a Notary Public in and for said State, personally appeared _____ and _____ of _____ 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

REQUESTED BY
HomeSide Lending
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

2002 MAY -6 PM 2: 32

LINDA SLATER
RECORDER

\$ 17.00 PAID BL DEPUTY

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