Prepared By and Return To:
Jason K. Newton
Deloitte & Touche LLP
7666 East 61st Street, Suite 450
Tulsa, Oklahoma 74133

FHA Case No. 331-0896287

APN 142033610011

SUBSTITUTION OF TRUSTEE AND RECONVEYANCE

WHEREAS, Mel Martinez, Secretary of Housing and Urban Development, whose address is 451 Seventh Street, S.W., Washington, DC 20410, his successors and assigns, the present Beneficiary of record under a certain Deed of Trust dated 5/17/95, recorded 6/1/95, Document/Instrument No. 363281 or in Book 0695, Page 0067, in the records of DOUGLAS County, Nevada, between RAY SCHNEEBERGER, Trustor(s), whose address is 1357 SANDEN LANE, MINDEN, NV 89423, and the Secretary of Housing and Urban Development, Beneficiary, for the property located at 1357 SANDEN LANE, MINDEN, NV 89423,

Legal description: LOT 3, BLOCK 5 AS SET FORTH ON THE MAP OF MOUNTAIN VIEW ESTATES NO. 2, FILED FOR RECORD OCTOBER 24, 1979 AS DOCUMENT NO. 38123, OFFICIAL RECORDS OF DOUGLAS COUNTY, STATE OF NEVADA,

AND WHEREAS, in accordance with the provisions of said Deed of Trust, the undersigned hereby gives notice of the Substitution and Appointment of the Secretary of Housing and Urban Development of Washington D.C., his successors and assigns in place and instead of the current Trustee, and hereby vest in said substituted Trustee all the rights, title, estate, power, duty and trusts conferred by said Deed of Trust upon the Trustee therein named.

NOW THEREFORE, Mel Martinez, the Secretary of Housing and Urban Development, beneficiary, acting by and through Deloitte & Touche LLP, Attorney-in-Fact, hereby substitutes the Secretary of Housing and Urban Development whose address is 451 Seventh Street S.W., Washington, DC 20410, as Trustee under said Deed of Trust.

Date: JUNE 13, 2002

Mel Martinez

Secretary of Housing and Urban Development

By: Deloitte & Touche LLP, Attorney-in-Fact

By: Danny R. Lane, Senior Manager

AND WHEREAS, it is hereby acknowledged that the indebtedness secured by said Deed of Trust has been paid in full and/or satisfied.

NOW THEREFORE, Mel Martinez, the Secretary of Housing and Urban Development, Substitute Trustee and Beneficiary, whose address is 451 Seventh Street, S.W., Washington, DC 20410, acting by and through Deloitte & Touche LLP, Attorney-in-Fact, DOES HEREBY RECONVEY, without warranty, to the person or persons legally entitled thereto, the estate, title and interest now held by it under said Deed of Trust in said County in the State of Nevada, describing the land therein as more fully described in said Deed of Trust.

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IN WITNESS WHEREOF, I, Danny R. Lane, Senior Manager, for Deloitte & Touche LLP, Attorney-in-Fact, have hereunto set my hand and seal on behalf of Mel Martinez, Secretary of Housing and Urban Development, under authority and by virtue of a limited power of attorney, this 13TH day of JUNE, 2001.

Secretary of Housing and Urban Development

By: Deloitte & Touche LLP, Attorney-in-Fact

Senior Manager

STATE OF OKLAHOMA) COUNTY OF TULSA

On this 13TH day of JUNE, 2001, before me, a notary public of said state, duly commissioned and sworn appeared Danny R. Lane, Senior Manager for Deloitte & Touche LLP, Attorney-in-Fact on behalf of Mel Martinez, Secretary of Housing and Urban Development, under authority and by virtue of a limited power of attorney personally known to me to be the person whose name is subscribed to the within instrument as an authorized agent for and on behalf of the Secretary of Housing and Urban Development by virtue of authority vested in him by a limited power of attorney and acknowledged that he executed the same.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed my official seal the day and year first written above.

Jason K. Newton, Notary Public

MAIL REAL PROPERTY TAX ASSESSMENT TO:

RAY SCHNEEBERGER 1357 SANDEN LANE **MINDEN, NV 89423**



DOUGLAS CO. HEVADA

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