

Prepared by, requested by and when recorded mail back to:
U.S. MORTGAGE / ATTN: Terry Rahder Domingo
5825 West Sahara Avenue
Las Vegas, NV 89146-3167
LOAN #

NHD #: 861-24-0053

BI-839845

MAIL TAX STATEMENTS TO:

Donald Tom
706 Blue Rock Road
Gardnerville, NV 89410

APN #1220-21-610-242

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:** Donald Lee Tom and Roxanne Janine Tom, **Trustee:** Cal Fed Enterprises, **Beneficiary:** California Federal Savings and Loan Association, **Dated:** 10/12/1987, **Recorded:** 10/15/1987, **Instrument No.:** 164398, **Book:** -, of Official Records of Douglas County, Nevada, hereby substitutes U. S. MORTGAGE as **Trustee** in lieu of the above named Trustee under said Deed of Trust.

U. S. MORTGAGE 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 U. S. MORTGAGE have caused these presents to be executed by their duly authorized officer, dated August 19, 2002.

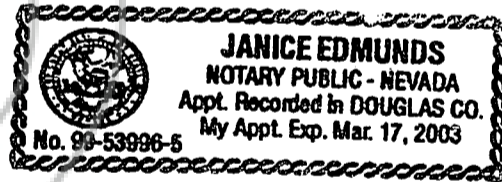
NEVADA HOUSING DIVISION
(Owner)
By: Charles L. Horsey III
Administrator

U. S. MORTGAGE
(Trustee)
By: Marilyn Marcene
Vice President

STATE OF NEVADA)
CARSON CITY)

On August 19, 2002, before me, a Notary Public within and for said Carson City, personally appeared Charles L. Horsey III, to me personally known who, being duly sworn did say that he is the Administrator of the Nevada Housing Division named in the foregoing instrument and acknowledged that he executed the same.

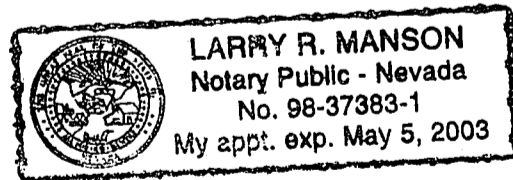
Janice Edmunds
Notary Public



STATE OF Nevada)
COUNTY OF Clark)

On 8/22/02, before me, the undersigned, a Notary Public in and for said State, personally appeared Marilyn Marcene and Vice President of U. S. MORTGAGE 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.

Larry R. Manson
Notary Public



REQUESTED BY
U.S. Mortgage
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

2002 SEP -3 AM 8:42

LINDA SLATER
RECORDER

\$17- PAID Sp DEPUTY

0551221

BK0902PG00012