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IN OFFICIAL RECORDS OF

DOUGLAS CO., NEVADA

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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**: Karter W. Putnam and Trinity D. Putnam, Husband and Wife, **Trustee**: First Trust Washington, **Beneficiary**: North American Mortgage Company, **Dated**: 9/24/1998, **Recorded**: 9/30/1998, **Instrument No.**: 0450716, **Book**: 998, of Official Records of Douglas County, Nevada, hereby substitutes Nevada Housing Division as **Trustee** in lieu of the above named Trustee under said Deed of Trust.

The Nevada Housing Division as successor Trustee, 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 has caused these presents to be executed by its duly authorized officer, dated September 3, 2003.

NEVADA HOUSING DIVISION

By:

Owner/Trustee

Vicki Dunmore

Loan Administration Officer

STATE OF NEVADA CARSON CITY

On September 3, 2003, 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.

Notary Public

DIANA L. BECK

NOTARY PUBLIC - NEWADA

Appt. Recorded in DOUGLAS CO.

Na. 02-0802-5 My Appt. Exp. Jan. 26, 2004

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