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REQUESTED BY
Deloitte & Touche
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

2003 NOV 26 AM 9:49

WERNER CHRISTEN
RECORDER

\$18⁰⁰ PAID KJ DEPUTY

Prepared By and Return To:
✓ Jason K. Newton
Deloitte & Touche LLP
7666 E. 61st St., Ste. 450
Tulsa, OK 74133-1146

FHA Case No. 331-0957623

APN 29-221-11

**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 6/19/97, recorded 6/27/97, Document/Instrument No. 0416069 or in Book 0697, Page 5680, in the records of DOUGLAS County, Nevada, between WILLIAM E. KRAMER AND ESTHER V. KRAMER, HUSBAND AND WIFE AS JOINT TENANTS, Trustor(s), whose address is 1356 CARDINAL COURT, GARDNERVILLE, NV 89410, and the Secretary of Housing and Urban Development, Beneficiary, for the property located at 1356 CARDINAL COURT, GARDNERVILLE, NV 89410,

Legal description: ALL THAT CERTAIN LOT, PIECE OR PARCEL OF LAND SITUATE IN THE COUNTY OF DOUGLAS, STATE OF NEVADA, DESCRIBED AS FOLLOWS: LOT 522, AS SHOWN ON THE MAP OF GARDNERVILLE RANCHOS UNIT NO. 6, FILED FOR RECORD IN THE OFFICE OF THE COUNTY RECORDER OF DOUGLAS COUNTY, NEVADA, ON MAY 29, 1973, IN BOOK 573, PAGE 1026, AS FILE NO. 66512,

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: November 19, 2003

Mel Martinez
Secretary of Housing and Urban Development

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

By: DJR
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 19th day of November, 2003.

Mel Martinez
Secretary of Housing and Urban Development

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

By: Danny R. Lane
Danny R. Lane, Senior Manager

STATE OF OKLAHOMA }
COUNTY OF TULSA } ss.

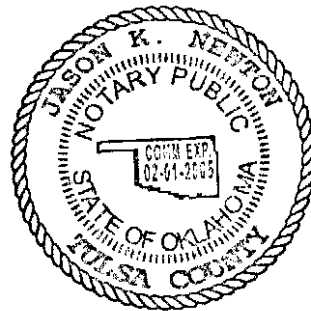
On this 19th day of November, 2003, before me, a notary public of said state, duly commissioned and sworn appeared Danny R. Lane, Senior Manager for Deloitte & Touche LLP, Attorney-in-Fact on behalf of Mel Martinez, Secretary of Housing and Urban Development, under authority and by virtue of a limited 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
Jason K. Newton, Notary Public
My Commission Expires: 2/1/05

MAIL REAL PROPERTY TAX ASSESSMENT TO:

WILLIAM E. KRAMER and ESTHER V. KRAMER
1356 CARDINAL COURT
GARDNERVILLE, NV 89410



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