08/16/2007 11:45 AM OFFICIAL RECORD Requested By: FIRST MADISON SERVICES INC

> Douglas County - NV Werner Christen - Recorder

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BK-0807

PG-04854 RPTT:

Prepared By and Return To: Jason Newton Morris Griffin Corp. and/or First Madison Services Inc. f/k/a Clayton National Inc. 4111 S. Darlington, Suite 300, Tulsa, OK 74135

I hereby affirm that this document submitted for recording does not contain a social security number. Signed:

Dingo R. Asberry, Director - Portfolio Management

FHA Case No.: 331-1221510 HI APN: 1220-13-801-025

SUBSTITUTION OF TRUSTEE AND RECONVEYANCE

WHEREAS, Alphonso Jackson, 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 1/6/2005, recorded 1/21/2005, Document/Instrument No. 0634952 or in Book 0105, Page 7323, in the records of Douglas County, Nevada, between JAMES R. STEWART and BETTY J. STEWART, HUSBAND AND WIFE AS JOINT TENANTS WITH RIGHT OF SURVIVORSHIP, Trustor(s), whose address is 808 MUSTANG LN, GARDNERVILLE, NV 89410, and the Secretary of Housing and Urban Development, Beneficiary, for the property located at 808 MUSTANG LN, GARDNERVILLE, NV 89410. Legal Description: N/A

AND WHEREAS, in accordance with the provisions of said Deed of Trust, the undersigned hereby gives notice of the Substitution and Appointment of Secretary of Housing and Urban Development, 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, Alphonso Jackson, the Secretary of Housing and Urban Development, beneficiary, acting by and through Morris Griffin Corp. and/or First Madison Services Inc. f/k/a Clayton National Inc., 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: 9th day of August, 2007

Alphonso Jackson

Secretary of Housing and Urban Development By: Morris Griffin Corp. and/or First Madison

Services Inc. f/k/a Clayton National Inc., Attorney-in-Fact

By

Director Portfolio Management

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, 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 Morris Griffin Corp. and/or First Madison Services Inc. f/k/a Clayton National Inc., 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.

IN WITNESS WHEREOF, I, Dingo R. Asberry, Director - Portfolio Management for Morris Griffin Corp. and/or First Madison Services Inc. f/k/a Clayton National Inc., Attorney-in-Fact, have hereunto set my hand and seal on behalf of Alphonso Jackson, Secretary of Housing and Urban Development, under authority and by virtue of a limited power of attorney, this 9th day of August, 2007.

Alphonso Jackson

Secretary of Housing and Urban Development By: Morris Griffin Corp. and/or First Madison

Services Inc. f/k/a Clayton National Inc., Attorney-in-Fact

By: |

Dingo R. Asberry, Director - Portfolio Management

STATE OF OKLAHOMA } ss COUNTY OF TULSA }

On this 9th day of August, 2007, before me, a notary public of said state, duly commissioned and sworn appeared Dingo R. Asberry, Director - Portfolio Management for Morris Griffin Corp. and/or First Madison Services Inc. f/k/a Clayton National Inc., Attorney-in-Fact on behalf of Alphonso Jackson, 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

State of Oklahoma

Commission # 01001900 Expires 2/01/09

Jason K. Newton, Notary Public

My Commission Expires: 2/1/09

MAIL REAL PROPERTY TAX ASSESSMENT TO: JAMES R. STEWART and BETTY J. STEWART 808 MUSTANG LN

GARDNERVILLE, NV 89410

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