

SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE

WHEREAS, Nevada Federal Financial Corporation is the present owner of a Promissory Note secured by the Deed of Trust dated MAY 20TH, 1991 made by LARRY D. LACEY & BILLIE C. LACEY as Trustor to LAND TITLE OF NEVADA, INC. as Trustee for the benefit of Nevada Federal Financial Corporation as Beneficiary, which Deed of Trust was recorded in the office of the County Recorder of LINCOLN County, Nevada on MAY 28TH, 1991 as Document No. 96743 Book 96, PAGE, 634. Nevada Federal Financial Corporation 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 to the PERSON OR PERSONS LEGALLY ENTITLED THERETO, but without warranty, all the estate, title and interest now by it under said Deed of Trust.

IN WITNESS WHEREOF said Owner and Nevada Federal Financial Corporation instrument to be executed by their duly authorized officers, this 16TH day of APRIL, 1992.

NEVADA FEDERAL FINANCIAL CORPORATION

*[Signature]*  
DAVID R. SCHLEHLEIN, PRESIDENT

STATE OF NEVADA)  
COUNTY OF CLARK)

On this 16TH day of APRIL 1992, personally appeared before me, a Notary Public in and for said County and State, David R. Schlehlein, known to me to be the person described in and who executed the foregoing instrument, who acknowledged to me that he executed the same freely and voluntarily and for the uses and purposes therein mentioned.

*[Signature]*  
JANIS K. GUTE  
NOTARY PUBLIC in and for said  
County and State



NOTARY PUBLIC  
STATE OF NEVADA  
County of Clark  
JANIS K GUTE  
My Appointment Expires Dec. 15, 1995

098361

AND RECORDED AT REQUEST OF  
Members Mortgage

April 27, 1992

11 MINUTES PAST 2 O'CLOCK  
P. IN BOOK 101 OF OFFICIAL  
RECORDS, PAGE 30 LINCOLN  
COUNTY, NEVADA

*[Signature]*  
COUNTY RECORDER

WHEN RECORDED MAIL TO:

MEMBERS MORTGAGE  
555 N. MARYLAND PKWY.  
LAS VEGAS, NV 89101