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Recording Requested By

And When Recorded Mail To

[VERNON AND JANE HUMPHREY 822 ARROWHEAD

HENDERSON NV 89015

[F# 110540 CL

FILED AND RECORDED AT REQUEST OF NEVADA TITLE CO. DECEMBER 17, 1998

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RECORDS PAGE 60 LINCOLII

COUNTY, NEVADA.

COUNTARECORDE

, DEPUTY

7101-155987

SUBSTITUTION OF TRUSTEE AND DEED OF FULL RECONVEYANCE

WHEREAS, H.B. Johnson, an unmarried man and Fern N. Bennett, an unmarried woman was the original Trustor, Nevada Title Company, a Nevada Corporation was the original Trustee, and Edmund H. Emery and Lynda Emery, husband and wife as joint tenants as to an undivided 50% interest, and Andrea S. Sarlo, an unmarried woman, as to an undivided 50% interest was the original Beneficiary under that certain deed of Trust dated September 30, 1992 and recorded on October 28, 1992, in book 104, page 39 of Official Record of Lincoln County, Nevada, under Document No. 099586, and

WHEREAS, the undersigned is the present Beneficiary under said Deed of Trust, and

WHEREAS, the undersigned desires to substitute a new Trustee under said Deed of Trust in the place and stead of said original Trustee thereunder, in the manner in said Deed of Trust provided,

THEREFORE, the undersigned hereby substitutes Western United Life Assurance Company as trustee under said deed of trust dated September 30, 1992

NOW, THEREFORE, Western United Life Assurance Company, as substituted Trustee, does hereby reconvey without warranty, to the person or persons legally entitled thereto, the estate held by the trustee, declaring that the indebtedness secured by said deed of trust HAS BEEN FULLY PAID.

Whenever the context hereof so requires, the masculine gender includes the feminine and/or neuter, and the singular number. includes the plural.

Dated March 28, 1997.

WESTERN UNITED LIFE ASSURANCE COMPANY as to an undivided for interest Trust

Vice-President

ce-President

Reuel Swanson, Secretary

STATE OF WASHINGTON)

County of Spokane

On March 28, 1997, before me, the undersigned, a Notary Public in and for said State, personally appeared Anthony A. Steffens, Vice-President, and Reuel Swanson, Secretary, known to me to be the persons whose names subscribed to the within instrument and acknowleged that they have executed the same

WITNESS my hand and official seal.

Signature

NOTARY PUBLIC STATE OF WASHINGTON CANDY L. BECKMAN

Candy L. Beckman My Commission Expires

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