

SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE

ENSIGN FEDERAL CREDIT UNION, the Owner and Holder of the Note secured by the Deed of Trust dated 8-25-99, made by Ross M Stirling and Lynette P Stirling, as Trustor to First American Title Company, as Trustee, for the benefit of ENSIGN FEDERAL CREDIT UNION, as Beneficiary, which Deed of Trust was recorded in the Office of the County Recorder of Clark County, Nevada on 9-7-99, in Book 143 of Official Records of Clark County, Nevada as page no. 559, hereby substitutes ENSIGN FEDERAL CREDIT UNION, as Trustee in lieu of the above-named Trustee under said Deed of Trust. APN # 8-031-62.

ENSIGN FEDERAL CREDIT UNION, hereby accepts said appointment as Trustee under said Deed of Trust, and as successor Trustee, and pursuant to the request of the said Owner and Holder and in accordance with the provisions of said Deed of Trust, does hereby RECONVEY WITHOUT WARRANTY, TO THE PERSON OR PERSONS LEGALLY ENTITLED THERETO, all the estate, title, and interest now held by it under said Deed of Trust.

IN WITNESS WHEREOF, said Owner and ENSIGN FEDERAL CREDIT UNION, Successor Trustee, have caused this instrument to be executed, each in its respective interest, this 22nd Day of March, 2000.

TRUSTEE:
ENSIGN FEDERAL CREDIT UNION

BENEFICIARY:
ENSIGN FEDERAL CREDIT UNION

By: Joy Sudweeks
JOY SUDWEEKS

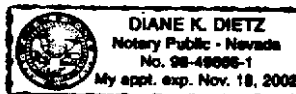
By: Joy Sudweeks
JOY SUDWEEKS

STATE OF NEVADA
COUNTY OF CLARK

On this 22nd Day of March, 2000, personally appeared before me, the undersigned, a Notary Public in and for said County and State, Joy Sudweeks, known by me (or proved on the basis of satisfactory evidence) to be the person Who acknowledged to me that she Executed the same.

WITNESS my hand and official seal.

Diane K Dietz
NOTARY PUBLIC in and for said County and State.



ESCROW NO. 2000-24152-MLJ
WHEN RECORDED RETURN TO:

ENSIGN FEDERAL CREDIT UNION
218 N 15th Street
Las Vegas NV 89101

2000 24152

COPY

NO. **114290**

FILED AND RECORDED AT REQUEST OF

First American Title
March 29, 2000

AT 23 MINUTES PAST 11 O'CLOCK

AM IN BOOK 147 OF ORIGINAL

RECORDS PAGE 267 LINCOLN

COUNTY, NEVADA.

Leslie Boucher

COUNTY RECORDS

By Jerisa Lewis, Deputy