

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 2-28-86, made by Jack L Clifton and Kathleen B Clifton, as Trustor to Chicago Title Agency of Las Vegas, Inc., 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 Lincoln County, Nevada on 3-13-86, in Book 70 of Official Records of Lincoln County, Nevada as Document No. 84684 pg. 48, hereby substitutes ENSIGN FEDERAL CREDIT UNION, as Trustee in lieu of the above-named Trustee under said Deed of Trust. APN # 2-062-03.

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 24 Day of November, 1999.

TRUSTEE:  
ENSIGN FEDERAL CREDIT UNION

BENEFICIARY:  
ENSIGN FEDERAL CREDIT UNION

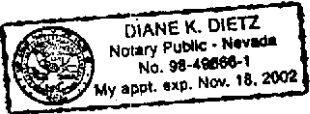
By: Joy Sudweeks  
JOY SUDWEEKS

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STATE OF NEVADA  
COUNTY OF CLARK

On this 24 Day of November, 1999, 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. \_\_\_\_\_  
WHEN RECORDED RETURN TO:

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

COPY

NO. 115281

FILED AND RECORDED AT REQUEST OF  
Ensign Federal C.U.  
September 22, 2000

AT 01 MINUTE 09 O'CLOCK  
AM 150 OF OFFICIAL  
RECORDS PAGE 598 LINCOLN  
COUNTY, NEVADA

Leslie Boucher  
COUNTY RECORDER

By Debra Lewis, Deputy