

Substitution of Trustee and Deed of Reconveyance

Cumorah Credit Union
3990 S. Eastern Ave.
Las Vegas, NV 89119
702-735-2181
<http://www.cumorahcu.org>

CUMORAH CREDIT UNION, the Owner and Holder of the Note secured by the Deed of Trust dated, May 26, 1998, made by Gayle Howard, as Trustor to Cow County Title As Trustee, for the benefit of CUMORAH CREDIT UNION, as Beneficiary, which Deed of Trustee was recorded in the Office of the County Recorder of ^{Cow-LINCOLN} Clark County, Nevada on May 28, 1998, in Book 134 of Official Records of ^{Cow-LINCOLN} Clark County, Nevada as Document No. 560, hereby substitutes CUMORAH CREDIT UNION, as Trustee in lieu of the above-named Trustee under said Deed of Trust.

CUMORAH CREDIT UNION, hereby accepts said appointment as Trustee under said Deed of Trust, and as successor Successor Trustee, and pursuant to the request of 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 CUMORAH CREDIT UNION, successor Trustee, have caused this instrument to be executed, each in its respective interest, this 18 day of August in the year 2000.

TRUSTEE:

CUMORAH CREDIT UNION

BY: *Cherie Stott*
Cherie Stott
Assistant Loan Administrator
Cumorah Credit Union

BENEFICIARY:

CUMORAH CREDIT UNION

BY: *Cherie Stott*
Cherie Stott
Assistant Loan Administrator
Cumorah Credit Union

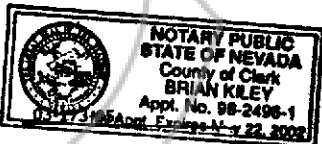
STATE OF NEVADA)
COUNTY OF CLARK)

On this, 18 day of August in the year 2000, personally appeared before me, the undersigned, a Notary Public in and for said County and State, Cherie Stott Assistant Loan Administrator/Cumorah Credit Union

known to me (or proved on the basis of satisfactory evidence) to be the person who acknowledged to me that he/she, executed the same.

WITNESS my hand and official seal.

Brian Kiley
NOTARY PUBLIC in and for said County and State



APN NUMBER: 05-17-3182
WHEN RECORDED RETURN TO:
Cumorah Credit Union
P.O. Box 70060
Las Vegas, NV 89170-0060

No. 115306

FILED AND RECORDED AT REQUEST OF
- Cow County Title)
September 27, 2000
at 10 MINUTES PAST 03 O'CLOCK
PM IN BOOK 151 OF OFFICIAL
RECORDS PAGE 54 LINCOLN
COUNTY, NEVADA
Leslie Boucher

COUNTY RECORDER
By *Janeda Arreola*, Deputy