

# 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>

APN NUMBER: 003-022-04

CUMORAH CREDIT UNION, the Owner and Holder of the Note secured by the Deed of Trust dated, September 13, 2000, made by Gayle Howard, sole and separate, as Trustor to National Title Company As Trustee, for the benefit of CUMORAH CREDIT UNION, as Beneficiary, which Deed of Trust was recorded in the Office of the County Recorder of Clark County, Nevada on September 27, 2000, in Book 151 of Official Records of Clark

County, Nevada as Document No. 115305, 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 25th day of February in the year 2002.

TRUSTEE:

CUMORAH CREDIT UNION

BY:

*Cherie Stott*  
Cherie Stott - Real Estate Loan Manager

BENEFICIARY:

CUMORAH CREDIT UNION

BY:

*Cherie Stott*  
Cherie Stott - Real Estate Loan Manager

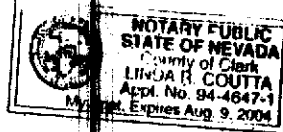
STATE OF NEVADA )  
COUNTY OF CLARK )

On this, 25th day of Febr in the year 2002, personally appeared before me, the undersigned, a Notary Public in and for said County and State, Cherie Stott Real Estate Loan Manager

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.

*Linda R. Couita*  
NOTARY PUBLIC in and for said County and State



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

MAIL TAX STATEMENTS TO:  
Gayle Howard  
PO Box 786  
Caliente, NV 89008

NO. 117770  
FILED AND RECORDED AT REQUEST OF  
COW COUNTY TITLE  
MARCH 1, 2002  
AT 27 MINUTES PAST 10 O'CLOCK  
AM IN BOOK 162 OF OFFICIAL  
RECORDS PAGE 86 LINCOLN  
COUNTY NEVADA  
LESLIE BOUCHER  
COUNTY RECORDER  
BY *Leslie Boucher* DEPUTY