

APN: 0-031-62

SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE

ENSIGN FED March 15, 2001, 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 Lincoln County, Nevada on 03-21-2000, No. 114255 in Book 147 of Official Records Page 184 Lincoln County records, hereby substitutes ENSIGN FEDERAL CREDIT UNION as Trustee in lieu of the above-named Trustee under said Deed of Trust.

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 30th Day of April, 2002.

TRUSTEE:
ENSIGN FEDERAL CREDIT UNION

BENEFICIARY:
ENSIGN FEDERAL CREDIT UNION

By: Joy Sudweeks
JOY SUDWEEKS

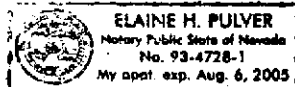
By: Joy Sudweeks
JOY SUDWEEKS

STATE OF NEVADA
COUNTY OF CLARK

On this 30th Day of April, 2002, 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.

Elaine H. Pulver
NOTARY PUBLIC in and for said County and State.



ESCROW NO: 2001-53852-MLJ
LOAN NO: 2946003

WHEN RECORDED RETURN TO:
ENSIGN FEDERAL CREDIT UNION
PO Box 42819
Las Vegas NV 89116

MAIL TAX STATEMENTS TO:

NO. 118097

FILED AND RECORDED AT REQUEST OF
FIRST AMERICAN TITLE
MAY 6, 2002

AT 20 MINUTES PAST 11 O'CLOCK
AM IN BOOK 163 OF OFFICIAL
RECORDS PAGE 275 LINCOLN
COUNTY NEVADA.

LESLIE BOUCHER
COUNTY RECORDER
By: Jerome Dees, DEPUTY