APN: 03-072-04 Escrow No.

WHEN RECORDED RETURN TO:

Cumorah Credit Union p.o. Box 70060 LAS VEGAS, NV 89170 FILED FOR RECORDING
AT THE REQUEST OF
COW COUNTY THE
2004 SEP 27 PM 12 38
LINUSER COUNTY NO ARREST
FEET 18.00 REP
LESLIE BOUGHER AR

SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE

The undersigned, Cumorah Credit Union as the owner and holder of the Note secured by Deed of Trust dated September 13, 2000 made by Gayle Howard, sole and separate, Trustor, to National Title Co., Trustee, for Cumorah Credit Union, Beneficiary, which Deed of Trust was recorded September 27, 2000 in Book 151, Document No. 115305, Official Records of Lincoln Ccunty, Nevada, hereby substitutes Cumorah Credit Union, as Trustee in lieu of the Trustee therein.

Cumorah Credit Union, hereby accepts said appointment as Trustee under the above Deed of Trust, and as 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 now held by it under said Deed of Trust.

IN WITNESS WHEREOF the owner and holder above named, and Cumorah Credit Union, as Successor Trustee, has caused this instrument to be executed, each in its respective interest.

BENEFICIARY: TRUSTEE:

Cumorah Credit Union Cumorah Credit Union

Cherie Stott R E Services Manager Cherie Stott R E Services Manager

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	STATE OF NEVADA COUNTY OF Clark))ss:)			
	On April 15 2004 and State, personally appeared to be the person who acknowledg	, be <u>Cherir</u> ed that he	efore me, a	Notary Public in a	and for said County , known to me t.
	WITNESS my hand and official se Y Move Too Too Too Too Too Too Too Too Too To	al		MCTARY PUBLIC STATE OF MEVADA County of Clark AMELA BATSON ACUI NO. 02-73821-1 Acqui Expires Merch 5, 2006	
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