

123774

APN: 04-132-17

MAIL TAX STATEMENTS TO:

Samuel and Nekar Spencer
20 Peggy Way
Alamo, NV 89001

WHEN RECORDED RETURN TO:

Ensign Federal Credit Union
PO Box 530609
Henderson, NV 89053

FILED FOR RECORDING
AT THE REQUEST OF
Ensign Federal
Credit Union

2005 FEB 11 PM 4 28

LINCOLN COUNTY RECORDER
FEE 17.00 DEPOSE
LESLIE BOUCHER

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 July 5, 2002, made by Samuel L. Spencer and Nekar L. Spencer as Trustor to First American Title of Nevada, 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 07-12-2002, in Book 165 Official Records of Lincoln County, Nevada as Page No. 240 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.

PROPERTY ADDRESS: # 20 Peggy Way Alamo, NV 89001

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 2nd Day of February, 2005.

TRUSTEE:
ENSIGN FEDERAL CREDIT UNION

By: Elaine Pulver
ELAINE PULVER

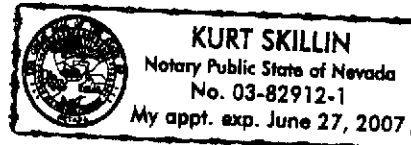
BENEFICIARY:
ENSIGN FEDERAL CREDIT UNION

By: Elaine Pulver
ELAINE PULVER

STATE OF NEVADA
COUNTY OF CLARK

On this 2nd Day of February, 2005, personally appeared before me, the undersigned, a Notary Public in and for said County and State, Elaine Pulver 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.
Kurt Skillin
NOTARY PUBLIC in and for said County and State.



LOAN NO: 9903187-60
ESCROW NO: 2019300-KLK