APN: 004-132-17

MAIL TAX STATEMENTS TO: Samuel 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 LINCOLY COUNTY RECORDER FEE ST LESLIE BOUCHER A

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 June 28, 2002, made by Samuel L. Spencer and Necar L. Spencer as Trustor 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 07-12-2002 in Book 165 of Official Records of Lincoln County, Nevada as Page No. 263 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: No. 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 30^{th} Day of December, 2005.

BENEFICIARY:

ENSIGN FEDERAL CREDIT UNION

ELAINE PULVER

TRUSTEE:

ENSIGN FEDERAL CREDIT UNION

STATE OF NEVADA

COUNTY OF CLARK

On this 30^{th} Day of **December**, 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.

VESS my hand and official scal

NOTARY PUBLIC in and for said County and State.

LOAN NO: 9903187-1

ESCROW NO:

AMANDA EVANS Notary Public, State of Nevada

Appointment No. 02772471 My Appt. Expires Aug. 15, 2006