

APN: 004-132-17

MAIL TAX STATEMENTS TO:

Samuel Spencer
20 Peggy Way
Alamo, NV 89001

WHEN RECORDED RETURN TO:

Ensign Federal Credit Union
P.O. Box 530609
Henderson, NV 89053

FILED FOR RECORDING
AT THE REQUEST OF

Ensign Federal Credit Union

2006 APR 27 AM 9 08

LINCOLN COUNTY RECORDER
FEE 1700
LESLIE BOUCHER *DEPCCU*

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 **January 19, 2005**, made by **Samuel L. Spencer and Nekar L. Spencer** as Trustor **First American Title Company 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 **02-03-2005** in Book **196** of Official Records of Lincoln County, Nevada on Page No. **296**, as Instrument No. **123739** 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 13th Day of **March, 2006**.

Trustee:
Ensign Federal Credit Union

Beneficiary:
Ensign Federal Credit Union

By: *Elaine Pulver*
Elaine Pulver

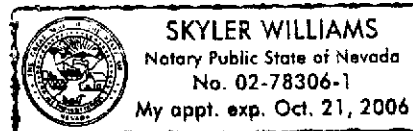
By: *Elaine Pulver*
Elaine Pulver

STATE OF NEVADA
COUNTY OF CLARK

On this 13th Day of **March, 2006**, 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.

Skyler Williams
NOTARY PUBLIC in and for said County and State.



ESCROW NO:
LOAN NO: **9903187**