When Recorded Return To: Mountain America Credit Union 7181 South Campus View Drive West Jordan, UT 84084 4930704

Record icial

Recording requested By FIRST AMERICAN TITLE

Lincoln County - NV Leslie Boucher - Recorder

Fee: \$18.00 RPTT

Page 1 of 2 Recorded By: LB

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## SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE

WHEREAS, that certain Deed of Trust described below provides that the holder of the Note secured by said Deed of Trust may appoint a successor Trustee thereunder appointed;

NOW THEREFORE, Mountain America Credit Union, being the present legal owner and holder of the indebtedness secured by said Deed of Trust, does hereby substitute and appoint First American Title Insurance Company, as successor Trustee: and.

WHEREAS, Mountain America Credit Union hereby acknowledges that the Promissory Note and all other indebtedness secured by the Deed of Trust have been fully satisfied and that the successor trustee mentioned herein is hereby requested to reconvey said Deed of Trust; and,

THEREFORE, First American Title Insurance Company as successor Trustee under the below described Deed of Trust, does hereby grant, bargain, sell and reconvey, without warranty, to the person(s) entitled thereto, all right, title and interest in and to the trust property now held by it as Trustee under said Deed of Trust.

Original Borrower(s):

Dee A. Smith and Bertha M. Smith

Original Beneficiary:

Mountain America Credit Union

02-24-2003

Deed of Trust Date:

02-12-2003

Recording Date:

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Document # 119516

04-052-16 Loan Amount:

Legal Description: Parcel 2B of Parcel map for LV (BUD) wadsworth, recorded July 8, 1991 in book A, page 347 of plats as file No. 097040 Being a portion of Lot 2, Block 45 of Alamo Townsite Lincoln County, Nevada. Pursuant to NRS section 111.312 the above legal description is the same property conveyed in Deed recorded 06-12-2001 in Book 111 page 50.

and recorded in the official records of the County of Lincoln. State of NV affecting Real Property and more particularly described on said. Deed of Trust referred to herein.

IN WITNESS WHEREOF, the undersigned has caused these presents to be executed on this date of 09-12-2007.

Mountain America Credit Union

Paul Richards, Authorized Agent by Power of

Attorney dated 08-07-2007

First American Title Insurance Company

Paul Richards, Authorized Agent

State of UT County of Salt Lake

On this date of 09-12-2007, before me, the undersigned authority, a Notary Public duly commissioned, qualified and acting within and for the aforementioned State and County, personally appeared the within named Paul Richardsand Paul Richards, known to me (or identified to me on the basis of satisfactory evidence) that they are the Authorized Agents of First American Title insurance Company and Mountain America Credit Union respectively, and were duly authorized in their respective capacity to execute the foregoing instrument for and in the name and in behalf of said corporation and that said corporation executed, the same, and further stated and acknowledged that they had so signed, executed and delivered said instrument for the consideration, uses and purposes therein mentioned and set forth.

Witness my hand and official seal on the date hereinabove set forth.

Notary Public Vanessa Gunderson
My Commission Expires: 11-15-2008

