



**SUBSTITUTION OF TRUSTEE
AND DEED OF RECONVEYANCE**

APN: 004-132-11

Prepared by/Return to:
Credit Union 1
P.O. Box 70060
Las Vegas, NV 89170

CREDIT UNION 1 as Assignee of CUMORAH CREDIT UNION, the owner and holder of the Note secured by the Deed of Trust dated SEPTEMBER 22, 2004 made by JAMES D POULSEN and BONNIE POULSEN as Trustors, to CUMORAH CREDIT UNION as Trustee, for the benefit of CREDIT UNION 1 as Assignee of Cumorah Credit Union, as Beneficiary, which Deed of Trust was recorded in the Office of the County Recorder of Lincoln County, Nevada on OCTOBER 7, 2004 in Book 192 of the Official Records of Lincoln County, Nevada as Document No. 123190 hereby substitutes CREDIT UNION 1, as Trustee in lieu of the above-named Trustee under said Deed of Trust.

CREDIT UNION 1, hereby accepts said appointment as Trustee under said Deed of Trust, and as the Successor Trustee, 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 holder of the Note, CREDIT UNION 1, and Successor Trustee, CREDIT UNION 1, have caused this instrument to be executed, each in its respective interest, this 28 day of MAY, 2013.

Trustee:
CREDIT UNION 1,

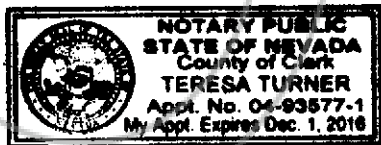
Beneficiary:
CREDIT UNION 1 AS ASSIGNEE OF
CUMORAH CREDIT UNION

BY: Spenser Arn
Spenser Arn, Loan Officer

BY: Spenser Arn
Spenser Arn, Loan Officer

STATE OF NEVADA)
) SS.
COUNTY OF CLARK)

On this 28 day of MAY, 2013 personally appeared before me, a Notary Public in and for said County and State, Spenser Arn, Loan Officer of Credit Union 1, known to me to be the person who acknowledged to me that she executed the same for the purposes stated therein.



Teresa Turner
Notary Public

My commission Expires: 12-1-2016