

SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE

WHEREAS, Nevada Federal Credit Union is the present owner of a Promissory Note secured by the Deed of Trust dated SEPTEMBER 15TH, 1988, made by PAMELA A. HORTON, AN UNMARRIED WOMAN AND SARAH R. DE LEON, AN UNMARRIED WOMAN as trustor to FIRST NEVADA TITLE COMPANY as trustee for the benefit of MEMBERS MORTGAGE as Beneficiary, which Deed of Trust was recorded in the office of the County Recorder of DOUGLAS County, NEVADA, on SEPTEMBER 28TH, 1988 as Document Number 187317, Book 988, PAGE 4112. Nevada Federal Credit Union hereby accepts said appointment as Trustee under said Deed of Trust and as Successor Trustee, pursuant to the request of said Owner and Holder and in accordance with the provisions of said Deed of Trust, does hereby reconvey to the PERSON OR PERSONS LEGALLY ENTITLED THERETO, but without warranty, all the estate, title and interest now held by it under said Deed of Trust.

IN WITNESS WHEREOF, said Owner and Nevada Federal Credit Union have caused this instrument to be executed by their duly authorized officers, this July 16, 1993.

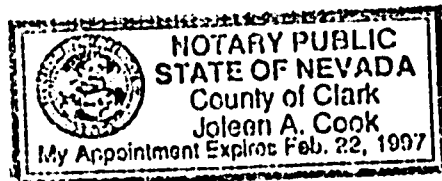
NEVADA FEDERAL CREDIT UNION

David R. Schlehlein
DAVID R. SCHLEHLEIN, VICE-PRESIDENT
CUSO-OPERATIONS

STATE OF NEVADA)
COUNTY OF CLARK)

On this July 16, 1993, personally appeared before me, a Notary Public in and for said County and State, David R. Schlehlein, personally known to me to be the person who acknowledged to me that he executed the same freely and voluntarily and for the uses and purposes therein mentioned.

Joleen A. Cook
JOLEEN A. COOK
NOTARY PUBLIC in and for said
County and State



WHEN RECORDED MAIL TO;

✓ NEVADA FEDERAL CREDIT UNION
555 N. MARYLAND PARKWAY
LAS VEGAS, NV 89101

REQUESTED BY
Members Mortgage
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

93 JUL 26 PM 2:43

313404
BK 0793 PG 4916

SUZANNE BEAUDEAU
RECORDS &
\$ 7.00 PAID ko DEPUTY