T.) mbers Mortapge 1 LBS LEGAS NV 39114-8419

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 JANUARY 3, 1995, made by OTTILIA E. SCHIAPPA, AN UNMARRIED WOMAN as trustor to STEWART TITLE as trustee for the benefit of NEVADA FEDERAL CREDIT UNION as Beneficiary, which Deed of Trust was recorded in the office of the County Recorder of DOUGLAS County, NEVADA, on JANUARY 31, 1995 as Document Number 355294, Book 0195, PAGE 4083. 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 April 28, 1995.

NEVADA FEDERAL CREDIT UNION

DAVID R. SCHLEHLEIN, VICE-PRESIDENT CUSO-OPERATIONS

STATE OF NEVADA)
COUNTY OF CLARK)

On this April 28, 1995, 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.

JANIS K. GUTE

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

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LINDA SLATER
RECORDER

S 100 PAID DEPUTY

STATE OF NEVADA
County of Clark

JANIS K. GUTE

My Appointment Expires Dec. 15, 1995

REDUESTED BY Nambers Moistabs

IN DEFICIAL PECORDS OF DOUGLAS CO., NEVADA

To The state of th