

10  
WHEN RECORDED RETURN TO:

MICHAEL A RAY  
JANE A RAY  
3016 BRAYTON  
BILLINGS, MT 59102

Assessor's Parcel Number 132029212054  
Loan No. 702000249

**SUBSTITUTION OF TRUSTEE AND RECONVEYANCE**

Whereas **MICHAEL A. RAY AND JANE A. RAY, HUSBAND AND WIFE** was the original Trustor under that certain Deed of Trust recorded on **August 17, 2000** in the office of the County Recorder of **DOUGLAS** County, Nevada, Instrument Number **0497833**, in Book **0800**, Page **3112**, Certificate ---. With respect to Real Property located in said county.

Whereas, the undersigned, as the present Beneficiary(s) under said Deed of Trust desires to substitute a new Trustee under said Deed of Trust in place instead of original trustee, now therefore, the undersigned hereby substitute himself (themselves) as Trustee under said Deed of Trust and does hereby reconvey without warranty to the persons legally entitled thereto all Estate now held by it under said Deed of Trust.

Dated: **November 7, 2000**

**USAA Federal Savings Bank**

By: *Sheri D. Hall*

**Sheri D. Hall, Vice President**

STATE OF CALIFORNIA  
County of SAN DIEGO

On **November 7, 2000**, before me, **L. OCHOA**, personally appeared **Sheri D. Hall, Vice President**, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person whose name is subscribed to the within instrument and acknowledged to me that she executed the same in her authorized capacity, and that by her signature on the instrument the person, or entity upon behalf of which the person acted, executed this instrument.

WITNESS my hand and official seal

*L. Ochoa*  
Notary's Signature  
**L. OCHOA**  
2000-10-23



(Notary's Seal)

REQUESTED BY  
USAA  
IN OFFICIAL RECORDS OF  
DOUGLAS CO., NEVADA

2000 NOV 16 PM 2: 53

LINDA SLATER  
RECORDER

\$10<sup>00</sup> PAID KQ DEPUTY

0503439

BK 1100PG3089