First Security Bank of Nevada Post Office Box 19250 Las Vegas, Nevada 89132-0250

SUBSTITUTION OF TRUSTEE AND

DEED OF RECONVEYANCE

The undersigned, FIRST SECURITY BANK OF NEVADA FKA NEVADA BANKING COMPANY, as the owner and holder of the Note secured by Deed of Trust dated NOVEMBER 4, 1992 made by JACK J. SCHWARTZ AND SHEILA SCHWARTZ, HUSBAND AND WIFE as Trustor, to PACIFIC TITLE, INC., as Trustee, for FIRST SECURITY BANK OF NEVADA F K A NEVADA BANKING COMPANYas Beneficiary, which Deed of Trust was recorded NOVEMBER 10, 1992 in Book 1192 as Document No.PAGE # 1590, Official Records of DOUGLAS County, Nevada, hereby substitutes FIRST SECURITY BANK OF NEVADA as successor Trustee in lieu of the Trustee therein.

therein.
WHEREAS, said successor Trustee, pursuant to the request of said owner and holder and in accordance with t provisions of said Deed of Trust, does hereby RECONVEY WITHOUT WARRANTY, TO THE PERSON, OPERSONS, LEGALLY ENTITLED THERETO, ALL the estate now held by it under said Deed of Trust.
DATED: JANUARY 29, 2001
FIRST SECURITY BANK OF NEVADA
D+ W .
Pature Xour
PATRICIA KOINM, AVP., MGR NOTE DEPT.
STATE OF NEVADA)
) s
COUNTY OF CLARK)
On JANUARY 29, 2001, before me, a Notary Public in and for said County and State, persona
appeared PATRICIA KOINM, known to me to be the person(s) who acknowledged that SHE executed the abo
instrument.
WITNESS my hand and official seal. IRENE MARIE GOODMAN Notary Public - Nevada
No. 99-54773-1
My appt. exp. May 19, 2003
De maria Chadran
(Notary Public in and for said County and State)
(Notary Fubric in and for said County and State)
WHEN RECORDED MAIL TO:
SHEILA SCHWART.
15 BILTMORE ESTATES DRIVE PHOENIX AZ 85016

LOAN NO.31550384



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LINDA SLATER RECORDER PAID K OEPUTY