

APN: 29-375-05

WHEN RECORDED, MAIL TO:

Mr. & Mrs. Allen Gumm
1441 Mary Jo Drive
Gardnerville, NV 89410

22167RTH

APN- 1280-27-110-029

SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE

Sierra Schools Credit Union, are the Owners and Holders of the Note secured by the Deed of Trust, dated April 16, 1999, made by Allen R Gumm & Antoinette F Gumm, Trustors, to First American Title Co. of Nevada, Trustee, for the benefit of Sierra Schools Credit Union, Beneficiary, which Deed of Trust was recorded in the office of the County Recorder of Douglas County, Nevada in Book 0499, at Page 4309, File Number 0466211, hereby substitutes Sierra Schools Credit Union as Trustee in lieu of the above named Trustee under said Deed of Trust.

Sierra Schools 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 Deed of Trust, does hereby reconvey without warranty to the person or persons legally entitled thereto, all estate now held by it under said Deed of Trust.

IN WITNESS WHEREOF, Caroll Engels

IN WITNESS WHEREOF, Caroll Engels

Caroll Engels, have caused these presents to be executed by them, this 17th day of September, 2001.

Caroll Engels have caused these presents to be executed by Sierra Schools Credit Union this 17th day of September, 2001.

Caroll Engels
(Beneficiary) Caroll Engels, FSA
Sierra Schools Credit Union

Caroll Engels
(Trustee) Caroll Engels, FSA
Sierra Schools Credit Union

(Beneficiary)

STATE OF NEVADA)
) SS
COUNTY OF Washoe)

STATE OF NEVADA)
) SS
COUNTY OF Washoe)

On September 17, 2001 personally appeared before me, a notary public, Caroll Engels

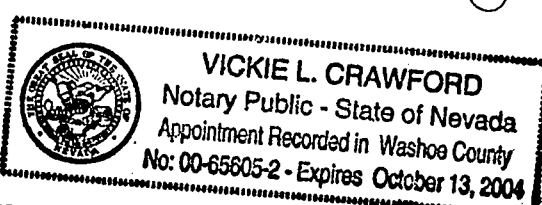
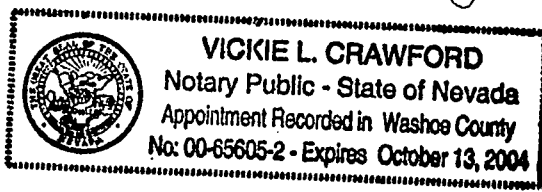
On September 17, 2001 personally appeared before me, a notary public, Caroll Engels

personally known (or proved) to me to be the person whose name is subscribed to the above instrument, who acknowledged that he x she executed the above instrument.

personally known (or proved) to me to be the person whose name is subscribed to the above instrument, who acknowledged that he x she executed the above instrument.

Vickie L. Crawford
Notary Public

Vickie L. Crawford
Notary Public



0525905
BK 1001 PG 7171

COPY

REQUESTED BY
WESTERN TITLE COMPANY, INC.

IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

2001 OCT 22 PM 12: 32

LINDA SLATER
RECORDER

\$ 18.00 PAID K2 DEPUTY

0525905

BK 1001 PG 7172