

Recording Requested by:
STNN
001809549
When Recorded mail to:
Mr. & Mrs. Smith
3530 Cherokee Drive
Carson City, NV 89705

APN: 016502434

SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE

The Members Own Federal Credit Union, are the Owners and Holders of the Note secured by the Deed of Trust, dated October 29, 1997, made by Jacque A. Smith and Laurie Jones Smith, Trustors T.D. Service Co., Trustee, for the benefit The Members Own Federal Credit Union, Beneficiary which Deed of Trust was recorded in the office of the County Recorder of Douglas County, Nevada in Book 1197, at Page 0634, Document No. 0425572, hereby substitutes The Members Own Federal Credit Union, as Trustee in lieu of the above named Trustee under said Deed of Trust. The Members Own Federal Credit Union hereby accepts said appointment as Trustee under said Deed of Trust and, as successor Trustee, pursuant to the request of the Owner and Holder and in accordance with the provisions of Deed of Trust. The Members Own Federal Credit Union 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, the undersigned, have caused these presents to be executed by them this 26th day of February, 2002.

IN WITNESS WHEREOF, the undersigned has caused these presents to be executed by THE MEMBERS OWN FEDERAL CREDIT UNION this 26th day of February, 2002.

The Members Own Federal Credit Union

The Members Own Federal Credit Union

Mary Kassel
By: MARY KASSEL
Its: PRESIDENT

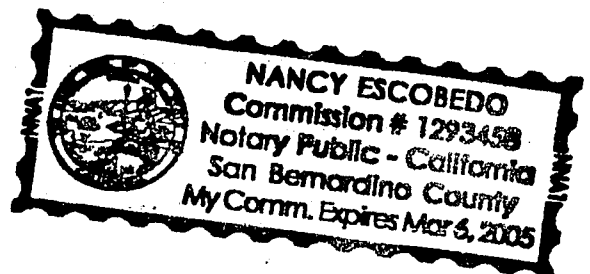
Betty Leis
By: Betty Leis
Its: Acctg & Finance Director

STATE OF CALIFORNIA }
 } ss.
COUNTY OF San Bernardino

This instrument was acknowledged before me on February 26, 2002

by Mary Kassel and Betty Leis

Signature Nancy Escobedo
Notary Public



COPY

REQUESTED BY
Stewart Title of Douglas County

**IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA**

2002 MAR -6 AM 10: 02

LINDA SLATER
RECORDER

\$ 18.50 PAID KD DEPUTY

0536313

BK 0302PG01942