

When recorded mail to:  
Mr. & Mrs. Michael Caughlan  
1427 Edlesborough Circle  
Gardnerville, NV 89410

**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 January 9, 1999, made by Michael P Caughlan & Connie G Caughlan, Trustees, to Stewart Title, 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 0199, at Page 2006, File Number 0458566, 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

, have caused these presents to be executed by them, this 27th day of January, 2003.

have caused these presents to be executed by this 27th day of January, 2003.

*Carroll Engels*

*Carroll Engels*

(Beneficiary) CAROLL ENGELS  
FSA, SIERRA SCHOOLS CU

(Trustee) CAROLL ENGELS  
FSA, SIERRA SCHOOLS CU

(Beneficiary)

STATE OF NEVADA )  
 ) SS  
COUNTY OF WASHOE )

STATE OF NEVADA )  
 ) SS  
COUNTY OF WASHOE )

On January 27, 2003 personally appeared before me, a notary public, CAROLL ENGELS

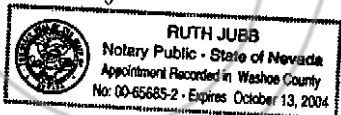
On January 27, 2003 personally appeared before me, a notary public, CAROLL ENGELS

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.

*Ruth Jubb*  
Notary Public

*Ruth Jubb*  
Notary Public



0565416  
BK 0103PG11493



COPY

REQUESTED BY  
Sierra Schools CU  
IN OFFICIAL RECORDS OF  
DOUGLAS CO. NEVADA

2003 JAN 28 PM 2: 34

WERNER CHRISTEN  
RECORDER

\$18<sup>00</sup> PAID kg DEPUTY

0565416

BK 0103 PG 11494

