Recording Requested By: USAA FEDERAL SAVINGS BANK 3451 Hammond Avenue Waterloo, IA 50702

> WHEN RECORDED RETURN AND MAIL TAX STATEMENT TO: CARLETON D BINGHAM

1453 PATRICIA DR GARDNERVILLE, NV 89410

Assessor's Parcel Number 122022310179

Loan No. 702001567

SUBSTITUTION OF TRUSTEE AND RECONVEYANCE

Whereas CARLETON D BINGHAM AND JOAN H BINGHAM was the original Trustor under that certain Deed of Trust recorded on February 28, 2001 in the office of the County Recorder of DOUGLAS County, Nevada, Instrument Number 0509523, in Book 0201, Page 5694, 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: May 1, 2003

USAA Federal Savings Bank

Vickie Ingamells, Assistant Vice President

STATE OF IOWA County of Black Hawk

On May 1, 2003, before me, R. Weber, personally appeared Vickie Ingamells, Assistant 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.

Notary's Signature

R. Weber

12/10/2004 2003-04-18

R. WEBER

NOTARIAL SEAL - STATE OF IOWA **COMMISSION NUMBER 713988**

MY COMMISSION EXPIRES DEC. 10, 2004

(Notary's Seal)

REQUESTED BY IN OFFICIAL RECORDS OF DOUGLAS CO. MEVADA

DEPUTY

2003 MAY 13 AM 8: 58

WERHER CHRISTEN RECORDER

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