SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE WHEREAS, that certain Deed of Trust described below provides that the holder of the Note secured by said Deed of Trust may appoint a successor Trustee thereunder appointed; and

WHEREAS, the indebtedness secured by said Deed of Trust having been fully paid and satisfied:

NOW THE REFORE, the undersigned, being the present legal owner and holder of the indebtedness secured by said Deed of Trust, does hereby substitute and appoint itself as successor Trustee, and as Trustee does hereby reconvey, without warranty, to the person or persons entitled thereto, all the estate, title, and interest held by it, as Trustee, under said Deed of Trust, to the property described therein.

Trustor: RICHARD L. SOWERS AND AUDREY L. SOWERS

Trustæ: LESLIE M. THOMAS JR

Mortgagee: PENTAGON FEDERAL C.U. Date of Deed: 07-29-2002

Date Recorded: 10-03-2002

Date Recorded 2:

Book: 1002 Page: 967

Instrument Number: 553666

Comments:

AND MORE PARTICULARLY DESCRIBED ON SAID DEED OF TRUST OR MORTGAGE REFERRED TO HEREIN

in the records of DOUGLAS County, State of Nevada, and more particularly described on said Deed of Trust referred to herein.

IN WITNESS WHEREOF, the undersigned has caused these presents to be executed on this 5/23/03.

Pentagon Federal Credit Union

Kyungmi Feggus Assistant Ťreasurer cole Cumberlander

ustee

State of VA

County of Alexandria

On this 5/23/03 before me, the undersigned authority, a Notary Public duly commissioned and qualified in and for the State and County aforesaid, personally came and appeared Nicole Cumberlander address being Alexandria, VA, personally known to me, who, being by me duly swom, acknowledged her/himself to be the Trustee of Pentagon Federal Credit Union, U.S. Corporation, that said instrument was signed and sealed on behalf of said corporation by all due authority and in his/her authorized capacity, and that by his/her signature on the instrument, the entity upon behalf of which the person acted, executed the instrument as its free and voluntary act and deed.

IN WITNESS WHEREOF, I bergunto set my hand and official seal.

Leve Notary Public: Sherrie U. Spate My Commission Expires: 01-31-2007

Document Prepared By:

Pentagon Federal Credit Union

When recorded mail to:

FIRST AMERICAN TITLE COMPANY OF NEV

1213 SOUTH CARSON STREET CARSON CITY NV 89701

Mortgage Servicing Dept.

Property Address: 985 SUNVIEW DR

CARSON CITY

NV 89705

Project #: Trustee/Kyungmi Assignor #: 24733863740

Pool #:

Investor #:

REQUESTED BY

FIRST AMERICAN TITLE CO. IN OFFICIAL RECORDS OF DOUGLAS CO. MEYADA

2003 JUN 30 PM 12: 14

0581967 BK 0603 PG 16819 WERNER CHRISTEN RECORDER