REQUESTED BY
FIRST AMERICAN TITLE CO

IN OFFICIAL RECORDS OF DOUGLAS CO., NEVADA

2003 JUL 23 PM 4: 31

WERNER CHRISTEN RECORDER

PAID A DEPUTY

Financial Horizons Credit Union PO Box 2288 Hawthorne, NV 89415-2288

APN #: 1420-07-616-017

TSM # 100331

SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE

WHEREAS, Alan R. Traenkner and Janet K. Traenkner, husband and wife, as Trustor did execute a Deed of Trust wherein First Commercial Title, Inc., is Trustee for Hawthorne Credit Union, Beneficiary, and said Deed of Trust was recorded in the Official Records of Douglas County, Nevada, on October 2, 1978, in Book 1078, Page 083, Document Number 25886; and

WHEREAS, it is the desire of the Beneficiary to substitute Trustees under the terms of said Deed of Trust; and

NOW THEREFORE, the undersigned as Beneficiary of said Deed of Trust does hereby substitute and appoint Financial Horizons Credit Union as Trustee and said new Trustee now succeeds to all rights, title, estate, powers and duties as held by the previous Trustee under the terms of said Deed of Trust.

WHEREAS, Alan R. Traenkner and Janet K. Traenkner, husband and wife, as Trustor did execute a Deed of Trust wherein Financial Horizons Credit Union is the present Trustee for Hawthorne Credit Union, Beneficiary, and said Deed of Trust was recorded in the Official Records of Douglas County, Nevada on October 2, 1978, in Book 1078, Page 083, Document Number 25886; and

WHEREAS, said Deed of Trust is security for a Promissory Note as described therein and said Promissory Note has been fully paid.

NOW THEREFORE, Financial Horizons Credit Union as Trustee does hereby grant and re-convey unto the parties entitled thereto, without warranty, all the estate and interest derived to the said Trustee, under said Deed of Trust, in the lands herein described.

DATED: July 3, 2003

Barbara Reuter

Vice-President

Financial Horizons Credit Union

Beneficiary

Judymay McGilleray

Mortgage Loan Dept.

Financial Horizons Credit Union

Beneficiary

Barbara Reuter

Vice-President

Financial Horizons Credit Union

Trustee

Judymay McGilly ay

Mortgage Loan Dept.

Financial Horizons Credit Union

Trustee

STATE OF NEVADA

COUNTY OF MINERAL

On July 3, 2003, personally appeared before me, a Notary Public, Barbara Reuter and Judymay McGillvray, who acknowledged to me that they executed the within instrument.

Notary Public

Notary Public

SYBIL McQUEEN

Notary Public - State of Nevada

Appointment Recorded in Mineral County

No: 97-3546-13 - Expires September 11, 2005