DOC # 717001 01/29/2008 01:33PM Deputy: GB OFFICIAL RECORD Requested By:

	FIRST AMERICAN TITLE - A
APN# 1220-22-410-045	Douglas County - NV Werner Christen - Recorder Page: 1 of 2 Fee: 18.00 BK-108 PG-6013 RPTT: 0.00
	BK-108 PG-6013 RPTT: 0.00

Substitution of Trustee and Deed of Reconveyance
Type of Document

Recording Requested by:

First American Reconveyance

Return Documents To:

Name First American Reconveyance

Address 151 East 5600 South Washington 106

City/State/Zip Murray, UT 84107_____

This page added to provide addition information required by NRS 111.312 Section 1-2

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;

NOW THEREFORE, Mountain America Credit Union, being the present legal owner and holder of the indebtedness secured by said Deed of Trust, does hereby substitute and appoint First American Title Insurance Company, as successor Trustee: and.

WHEREAS, Mountain America Credit Union hereby acknowledges that the Promissory Note and all other indebtedness secured by the Deed of Trust have been fully satisfied and that the successor trustee mentioned herein is hereby requested to reconvey said Deed of Trust; and,

THEREFORE, First American Title Insurance Company as successor Trustee under the below described Deed of Trust, does hereby grant, bargain, sell and reconvey, without warranty, to the person(s) entitled thereto, all right, title and interest in and to the trust property now held by it as Trustee under said Deed of Trust.

Original Borrower(s):

Leslie C. Phillips, an unmarried woman-

Original Beneficiary:

S.P. Sparks Employees Federal Credit Union

Deed of Trust Date:

03-25-2006

Recording Date:

0671178

03-29-2006

Book:

03-25-2006 Page:

Document #

03-29-200

Loan Amount:

1220-22-410-045

Legal Description: Lot 794, of Gardnerville Ranchos Unit No 7, According to the official map thereof, filed in the office of the county recorder of douglas county, Nevada, on March 27, 1974 in book 374, page 676 as file no. 72456

and recorded in the official records of the County of Douglas. State of NV affecting Real Property 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 date of 01-23-2008.

Mountain America Credit Union

Paul Richards, Authorized Agent by Power of

Attorney dated 08-07-2007

First American Title Insurance Company

Paul Richards, Authorized Agent

State of UT County of Salt Lake

On this date of 01-23-2008, before me, the undersigned authority, a Notary Public duly commissioned, qualified and acting within and for the aforementioned State and County, personally appeared the within named Paul Richards and Paul Richards, known to me (or identified to me on the basis of satisfactory evidence) that they are the Authorized Agents of First American Title insurance Company and Mountain America Credit Union respectively, and were duly authorized in their respective capacity to execute the foregoing instrument for and in the name and in behalf of said corporation and that said corporation executed, the same, and further stated and acknowledged that they had so signed, executed and delivered said instrument for the consideration, uses and purposes therein mentioned and set forth.

Witness my hand and official seal on the date hereinabove set forth

Notary Public Vanessa Ovinderson My Commission Expires: 11-15-2008

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BK-108 PG-6014