

SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE

Sierra Schools edit Union, are the Owners and Holders of the Note secured by the Deed of Trust, dated 4/28/99, made by Patricia M Etter Laurance F Etter, Trustors, to First American tile, Trustee, for the benefit of Sierra Sools Credit Union Beneficiary, which Deed of trust was recorded in the office of the County Recorder of Eureka County Nevada in Book 319, at Page 372, File Number 170197, hereby bstitutes Sierra Schools Cred Union as Trustee in lieu of the above named Trustee under said De of Trust.

Sierra Schools Cred Union hereby accepts said appointment as Trustee under said Deed of Trust and, as successor Trustee, pursuant to the reest of said Owner and Holder and in accordance with the provisions of Deed of Trust, es hereby reconvey without warranty to the person or persons legally entitled thereto, all ests now held by it under said Deed of Trust.

IN WITNESS WHEREOF,
Caroll Engels

, ha caused these presents to be executed by thi, this 24th day of September 2001.

Caroll Engels
(Beneficiary) Caroll Engels, FA
Sierra Schools edit Union

(Beneficiary)

STATE OF NEVADA

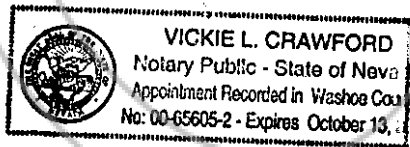
SS

COUNTY OF Washoe

On September 24, 2001 personally appeared before me, a notary iblic, Caroll Engels

personally known (or proved) me to be the person whose name is subribed to the above instrument, who ackwledged that he x she exectd the above instrument.

Vickie L Crawford
Notary Public



IN WITNESS WHEREOF,
Caroll Engels

have caused these presents to be executed by Sierra Schools Credit Union this 24th day of September 2001.

Caroll Engels
(Trustee) Caroll Engels, FSA
Sierra Schools Credit Union

STATE OF NEVADA

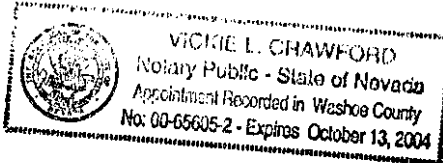
)
) SS

COUNTY OF Washoe

On September 24, 2001 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.

Vickie L Crawford
Notary Public



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OFFICIAL RECORDS
RECORDED AT THE REQUEST OF
Nevada State Bank
01 SEP 28 PM 3:19

EUREKA COUNTY NEVADA
M.N. REBALEATI, RECORDER
FILE NO. FEES \$8⁰⁰

176985

COPY

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