

TSM # 42882OTO  
APN #: 007-391-03

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

BOOK 377 PAGE 163  
OFFICIAL RECORDS  
RECORDED AT THE REQUEST OF  
*Financial Horizons Credit Union*  
2004 APR -1 PM 1:40  
EUREKA COUNTY, NEVADA  
M.M. REBALEATI, RECORDER  
FILE NO. FEES 17<sup>00</sup>  
**186205**

SUBSTITUTION OF TRUSTEE  
AND  
DEED OF RECONVEYANCE

WHEREAS, Ronald David Barnes and Linda Anne Barnes, as Trustor did execute a Deed of Trust wherein First American title Company of Nevada, is Trustee for Hawthorne Credit Union, Beneficiary, and said Deed of Trust was recorded in the Official Records of Eureka County, Nevada, on October 22, 1997, in Book 315, Page 150-153, Document Number 168816; 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, Ronald David Barnes and Linda Anne Barnes, 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 Eureka County, Nevada on October 22, 1997, in Book 315, Page 150-153, Document Number 168816; 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: February 27, 2004

BY:

*Barbara S. Reuter*  
Barbara S. Reuter  
Vice-President  
Financial Horizons Credit Union  
Beneficiary

*Judymay McGillvray*  
Judymay McGillvray  
Mortgage Loan Dept.  
Financial Horizons Credit Union  
Beneficiary

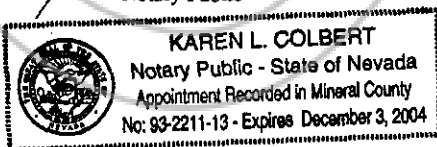
*Barbara S. Reuter*  
Barbara S. Reuter  
Vice-President  
Financial Horizons Credit Union  
Trustee

*Judymay McGillvray*  
Judymay McGillvray  
Mortgage Loan Dept.  
Financial Horizons Credit Union  
Trustee

STATE OF NEVADA  
COUNTY OF MINERAL  
On February 27, 2004

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

*Karen L. Colbert*  
Notary Public



**186205**

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