SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE

WHEREAS, Nevada Federal Credit Union is the present owner of a Promissory Note secured by the Deed of Trust dated APRIL 8TH, 1987 made by THOMAS J. LYNCH AND DOROTHY R. LYNCH, HUSBAND AND WIFE as Trustor to STEWART TITLE OF DOUGLAS COUNTY as Trustee for the benefit of MEMBERS MORTGAGE as Beneficiary, which Deed of Trust was recorded in the office of the County Recorder of DOUGLAS County, Nevada on APRIL 15TH, 1987 as Document No. 153220 Book 487 PAGE 1785. Nevada Federal Credit Union hereby accepts said appointment as Trustee under said Deed of Trust and, as successor Trustee, pursuant to the request of said owner and Holder and in accordance with the provisions of said Deed of Trust does hereby reconvey to the PERSON OR PERSONS LEGALLY ENTITLED THERETO, but without warranty, all the estate, title and interest now held by it under said Deed of Trust.

said Owner and Nevada Federal Credit Union IN WITNESS WHEREOF have caused this instrument to be executed by their duly authorized officers, this 9TH day of APRIL, 1992.

NEVADA FEDERAL CREDIT UNION

DAVID RSCHLEHLEIN.

VICE PRESIDENT, CUSO OPERATIONS

STATE OF NEVADA) COUNTY OF CLARK)

On this 9TH day of APRIL, 1992, personally appeared before me, a Notary Public in and for said County and State, David R. Schlehlein, known to me to be the person described in and who executed the foregoing instrument, who acknowledged to me that he executed the same freely and voluntarily and for the uses and purposes therein mentioned.

JANIS K. GUTE

NOTARY PUBLIC in and for said

County and State

NOTARY PUBLIC STATE OF NEVADA County of Clark JANIS K. GUTE

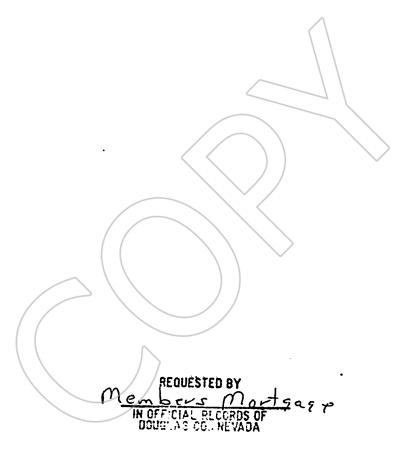
My Appointment Expires Dec. 15, 1995

WHEN RECORDED MAIL TO:

MEMBERS MORTGAGE 555 N. MARYLAND PKWY. LAS VEGAS, NV 89101

276783

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SUZANAE BUAUGREAU
RECURRER 276783

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