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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 JANUARY 8, 1988 made by KENNETH P. CRAIG AND LOUISE ANN CRAIG & PAUL M. CRAIG AND BARBARA M. CRAIG as Trustor to NORTHERN NEVADA TITLE COMPANY 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, JANUARY 15, 1988 as Document No. 170961 Book 188, PAGES 1994 - 1998. 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.

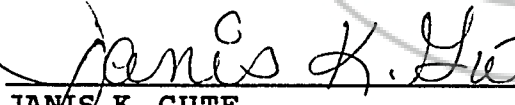
IN WITNESS WHEREOF said Owner and Nevada Federal Credit Union have caused this instrument to be executed by their duly authorized officers, this 28TH day of AUGUST, 1992.

NEVADA FEDERAL CREDIT UNION


DAVID R. SCHLEHLEIN,
VICE PRESIDENT, CUSO OPERATIONS

STATE OF NEVADA)
COUNTY OF CLARK)

On this 28TH day of AUGUST, 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

REQUESTED BY
Members Mortgage
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

'92 SEP 18 AIO :07

SUZANNE BEAUDREAU
RECORDER
\$ 7.00 PAID Ka DEPUTY

288536

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