

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 NOVEMBER 1ST, 1990 made by DAVID J. HALABUK AND KERRI J. HALABUK, HUSBAND AND WIFE AS JOINT TENANTS, as Trustors to FOUNDERS TITLE COMPANY OF NEVADA as Trustee for the benefit of NEVADA FEDERAL CREDIT UNION as Beneficiary, which Deed of Trust was recorded in the office of the County Recorder of DOUGLAS County, Nevada on NOVEMBER 9TH, 1990 as Document No. 238519 Book 1190, PAGES 1390-1394. 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 18TH day of DECEMBER, 1992.

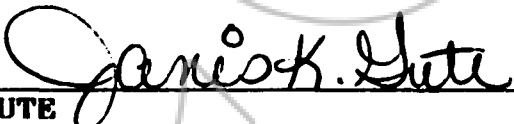
NEVADA FEDERAL CREDIT UNION




DAVID R. SCHLEHLEIN,
VICE PRESIDENT, CUSO OPERATIONS

STATE OF NEVADA)
COUNTY OF CLARK)

On this 18TH day of DECEMBER, 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

93 JUN -5 A9:05

SUZANNE BEAUREAU
RECORDER 296641

PAID *Ke* DEPUTY
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