

SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE

WHEREAS, Nevada Federal Financial Corporation is the present owner of a Promissory Note secured by the Deed of Trust dated AUGUST 5TH, 1991 made by DAVID J. HALABUK AND KERRI J. HALABUK, HUSBAND AND WIFE as Trustors to FIRST NEVADA TITLE COMPANY as Trustee for the benefit of Nevada Federal Financial Corporation as Beneficiary, which Deed of Trust was recorded in the office of the County Recorder of DOUGLAS County, Nevada on AUGUST 16TH, 1991 as Document No. 258039 Book 891, PAGES 2766-2772. Nevada Federal Financial Corporation 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 by it under said Deed of Trust.

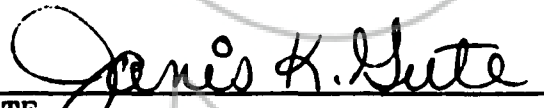
IN WITNESS WHEREOF said Owner and Nevada Federal Financial Corporation instrument to be executed by their duly authorized officers, this 18TH day of DECEMBER, 1991.

NEVADA FEDERAL FINANCIAL CORPORATION


DAVID R. SCHLEHLEIN, PRESIDENT

STATE OF NEVADA)
COUNTY OF CLARK)

On this 18TH day of DECEMBER 1991, 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 19:05

SUZANNE BEAUDEAU
RECORDER

296642

7⁰⁰ PAID *K2* DEPUTY