

Sanctity of Contract

STEWART TITLE of CARSON CITY

111 W. Proctor Street • Carson City, Nevada 89703 • (702) 882-8993

FAX (702) 882-2548

92050676
92050532

SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE

Nevada State Employees Federal Credit Union is the holder of the Note secured by the Deed of Trust dated 8-18-87 executed by Douglas M. Echols and Patricia S. Echols Trustees to Western Title Company, Inc., as Trustees for the benefit of Nevada State Employees Federal Credit Union

as Beneficiary, which Deed of Trust was recorded on 8-25-87 in the office of the County Recorder of Douglas County, State of Nevada, Document No. 160780 in Book 887, Page 2832.

Wherein Nevada State Employees Federal Credit Union named Beneficiary hereby substitutes themselves as the Trustee in lieu of the above named Trustee under said Deed of Trust.

Nevada State Employees Federal Credit Union now known as Nevada Community Federal Credit Union does hereby accept the appointment as Trustee under said Deed of Trust and as successor Trustee, pursuant to the wishes of said Beneficiary and Holder, and in accordance with the provisions of said Deed of Trust does hereby reconvey without warranty to the person or persons legally entitled thereto all estate now held by it under said Deed of Trust.

This instrument has been executed this 13th day of July, 1993.

Nevada Community Federal Credit Union

[Signature]
Kathy Green

State of NEVADA
County of CARSON

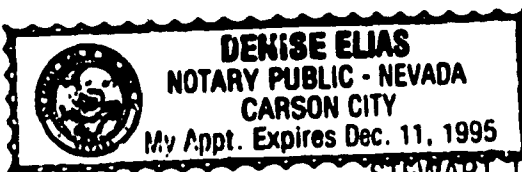
On 7-19-93, personally appeared before me, a Notary Public

Kathe Green

known to me to be the person described in and who acknowledged that S he executed the above instrument.

[Signature]
Notary Public

Denise Elias



REQUESTED BY
STEWART TITLE of DOUGLAS COUNTY
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

93 JUL 23 A9:26

313198

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SUZANNE BEAUDREAU
RECORDER
\$ 7.00 PAID Bk DEPUTY