

451 EAGLE STATION LANE
P.O. BOX 2128
CARSON CITY, NV 89702-2128
(702) 882-2060
(800) 421-6674

SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE

NEVADA COMMUNITY FEDERAL CREDIT UNION is the holder of the Note secured by Deed of Trust dated NOVEMBER 15, 1993, executed by RICHARD K. CLAVELL AND JULIE J. CLAVELL, HUSBAND AND WIFE AS JOINT TENANTS WITH RIGHT OF SURVIVORSHIP AND NOT AS TENANTS IN COMMON, as Trustors to STEWART TITLE OF CARSON CITY A NEVADA CORPORATION as trustees for the benefit of NEVADA COMMUNITY FEDERAL CREDIT UNION, as Beneficiary, which Deed of Trust was recorded on NOVEMBER 15, 1993 in the office of the County Recorder of DOUGLAS COUNTY, State of Nevada, as Document No. 322595 in Book 1193, Page 2801. Wherein Nevada Community Federal Credit Union named Beneficiary hereby substitutes themselves as the Trustee in lieu of the above named Trustee under said Deed of Trust.

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 29th day of October 1996.

Nevada Community Federal Credit Union

By: [Signature]
Kathe Green, Real Estate Loan Officer

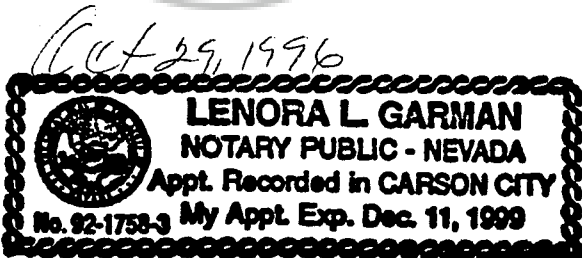
State of Nevada
County of Carson City

On October 29, 1996, personally appeared before me, a Notary Public

Kathe Green, known to me to be the person described herein and who acknowledged that she executed the above instrument.

[Signature]
Notary Public

REQUESTED BY
Stewart Title of Douglas County
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA



'96 NOV 15 10:38

401042

BK 1196 PG 2483

LINDA SLATER
RECORDER
\$10.00 PAID [Signature] DEPUTY