

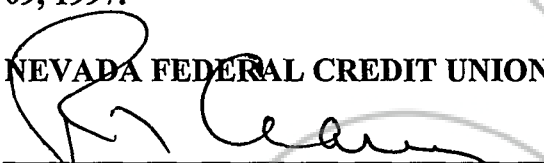
10-

**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 JUNE 28, 1994, made by ELIZABETH F. LAFRANCE, AS HER SOLE AND SEPARATE PROPERTY as trustor to NEVADA FEDERAL CREDIT UNION 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 JULY 08, 1994 as Document Number 341481, Book 0794 PAGE 1112. 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 October 09, 1997.

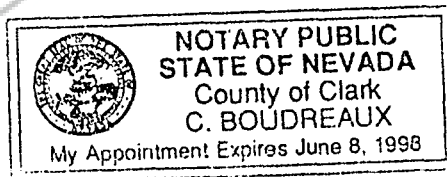
NEVADA FEDERAL CREDIT UNION

  
PHILIP N. CLAREY  
Vice President Lending

STATE OF NEVADA)  
COUNTY OF DOUGLAS)

On this OCTOBER 09, 1997, personally appeared before me, a Notary Public in and for said County and State, PHILIP N. CLAREY, personally known to me to be the person who acknowledged to me that he executed the same freely and voluntarily and for the uses and purposes therein mentioned.

  
C. BOUDREAUX  
NOTARY PUBLIC in and for said  
County and State



WHEN RECORDED MAIL TO:

✓ NEVADA FEDERAL CREDIT UNION  
2645 S. MOJAVE ROAD  
LAS VEGAS, NV 89121

REQUESTED BY  
*Nevada Federal Credit*  
IN OFFICIAL RECORDS OF  
DOUGLAS CO., NEVADA

'97 OCT 20 AM 1:53

0424368  
BK 1097PG3742

LINDA SLATER  
RECORDER  
\$ 10.00 PAID *to* DEPUTY