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**GREATER
NEVADA
CREDIT UNION**

451 Eagle Station Lane
PO Box 2128
Carson City, NV 89702-2128
NW Nevada (702) 882-2060
Toll Free (800) 421-6674

20141936

SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE

GREATER NEVADA CREDIT UNION formerly known as NEVADA COMMUNITY FEDERAL CREDIT UNION is the holder of the Note secured by Deed of Trust dated JUNE 26TH, 1996 executed by JAMES R ASHBY AND DONNA M ASHBY, HUSBAND AND WIFE AND MARY J. MILLER, A MARRIED WOMAN AS HER SOLE AND SEPARATE PROPERTY, ALL AS JOINT TENANTS as Trustor to STEWART TITLE OF CARSON CITY as Trustee for the benefit of GREATER NEVADA CREDIT UNION formerly known as NEVADA COMMUNITY FEDERAL CREDIT UNION as Beneficiary, which Deed of Trust was recorded on JULY 9, 1996 in the office of the County Recorder of DOUGLAS State of Nevada, as Document No. 391649, Book 0796 Page 1194-1198. Wherein GREATER NEVADA CREDIT UNION formerly known as NEVADA COMMUNITY FEDERAL CREDIT UNION as Beneficiary hereby substitutes themselves as the Trustee in lieu of the above named Trustee under said Deed of Trust.

Greater Nevada Credit Union does 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 27th day of January 1998.

Greater Nevada Credit Union

By: *Kathe Green*
Kathe Green, Real Estate Loan Officer

State of Nevada
County of Carson City

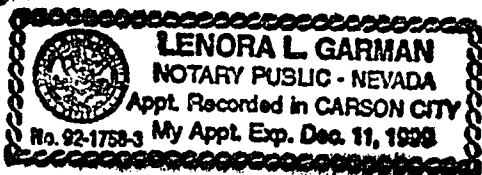
On January 27, 1998, personally appeared before me, a Notary Public

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

Lenora L. Garman
Notary Public

REQUESTED BY
FIRST AMERICAN TITLE CO.
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

'98 FEB -3 A11 :34



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LINDA SLATER
RECORDER
\$10.00 PAID *kg* DEPUTY