

When recorded mail to:

Brian Spencer
Janel Spencer
1220 Monarch Lane
Gardnerville, Nevada 89410

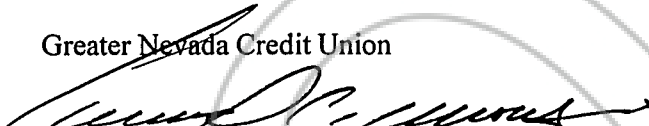
SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE

GREATER NEVADA CREDIT UNION formerly known as NEVADA COMMUNITY FEDERAL CREDIT UNION is the holder of the Note secured by Deed of Trust dated may 12, 1998 executed by Brian Spencer and Janel Spencer as Trustor and STEWART TITLE 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 in the office of the County Recorder of DOUGLAS COUNTY, State of Nevada, as DOCUMENT No.0439916 , BOOK NO.0598 of maps PAGE NO.3563 . Wherein GREATER NEVADA 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.

November 30, 1998

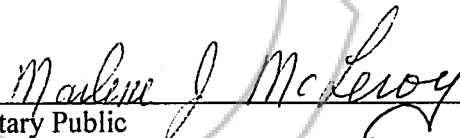
Greater Nevada Credit Union


Gerald C. Alcasas, Loan Supervisor

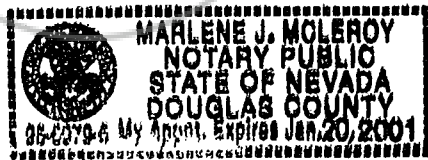
State of Nevada
County of Carson City

On November 30, 1998, personally appeared before me,
A Notary Public

Gerald C. Alcasas, known to me to be the person
described herein and who acknowledged that she/he
executed the above instrument.


Notary Public

REQUESTED BY
Greater Nevada CU
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA



'98 DEC -7 P12:18

0455880

LINDA SLATER
RECORDER
PAID 10 DEPUTY

BK 1298 PG 1675