

**GREATER
NEVADA
CREDIT UNION**

451 Eagle Station Ln., PO Box 2128
Carson City, Nevada 89702-2128

When recorded mail to:

Cathy Koch
Rocky Koch
3348 Placer Ct.
Carson city, Nevada 89705

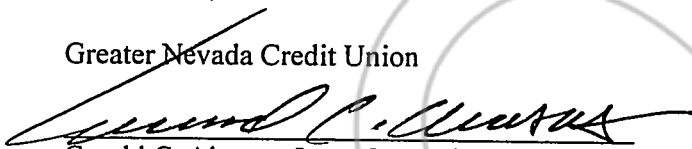
SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE

GREATER NEVADA CREDIT UNION formerly known as NEVADA COMMUNITY FEDERAL CREDIT UNION is the holder of the Note secured by Deed of Trust dated March 2, 1998 executed by Cathy Koch and Rocky Koch as Trustor and 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 in the office of the County Recorder of Douglas COUNTY, State of Nevada, as DOCUMENT No.0434462 , BOOK NO.0398 of maps PAGE NO.1892 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.

December 3, 1998


Greater Nevada Credit Union

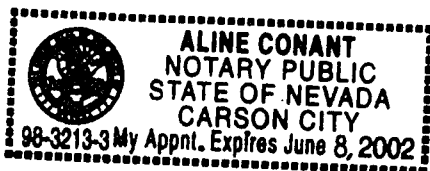

Gerald C. Alcasas, Loan Supervisor

State of Nevada
County of Carson City

On December 3, 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 :20

0455881

BK 1298 PG 1676

LINDA SLATER
RECORDER
\$10 PAID  DEPUTY