

When recorded mail to:

✓ Michael J. Sargent
Cathy A. Sargent
1731 Foothill Road
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 January 5, 1990 Executed By Michael J. Sargent and Cathy A. Sargent As Trustor And Stewart title Company 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.218029 . BOOK NO.190 Of Maps PAGE NO.1952 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 16, 1998

Greater Nevada Credit Union

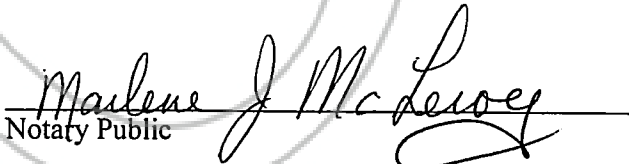


Gerald C. Alcasas, Loan Supervisor

State of Nevada
County of Carson City

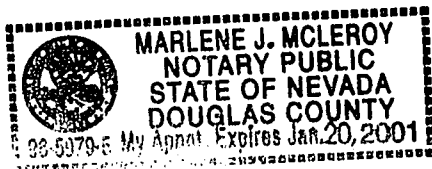
On December 16, 1998, personally appeared before me,
A Notary Public

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 23 A10:32



0457180

LINDA SLATER
RECORDER
\$10.00 PAID DEPUTY

BK1298PG5648