When recorded mail to:

Larry French and Pamela French 3667 Summerhill Road Carson City, NV 89705



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

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 26, 1998. Executed by Larry E. French and Pamela D. French, Husband and Wife as Joint Tenants As Trustor and Stewart Title of Douglas County 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 In The Office Of The County Recorder Of Douglas County, State Of Nevada, As DOCUMENT No. 0431625 BOOK NO. 0198 OF MAPS PAGE NO. 4905 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.

Greater Nevada Credit Union

Gerald C. Alcasas, Loan Supervisor

State of Nevada County of Carson City

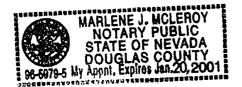
On February 23, 1999 personally appeared before me, A Notary Public

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

Notary Public

IN OFFICIAL RECORDS OF
DOUGLAS CO.. NEVADA

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