

When recorded mail to:

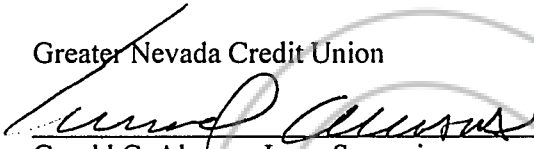
✓ Mary Lou Naugle  
Post Office Box 2162  
Minden NV 89423

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 27, 1997. Executed by Mary Lou Naugle, an Unmarried Woman 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 In The Office Of The County Recorder Of Douglas County, State Of Nevada, As DOCUMENT No. 0410136 BOOK NO. 0497 OF MAPS PAGE NO. 1082 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.

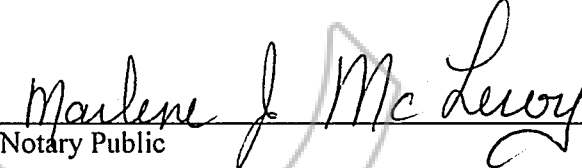
Greater Nevada Credit Union

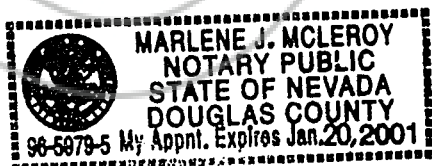
  
Gerald C. Alcasas, Loan Supervisor

State of Nevada  
County of Carson City

On JUN 01 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



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

'99 JUN -7 P12:06

0469720  
BK 0699PG1360  
LINDA SLATER  
RECORDER  
\$10 PAID 12 DEPUTY