

When recorded mail to:

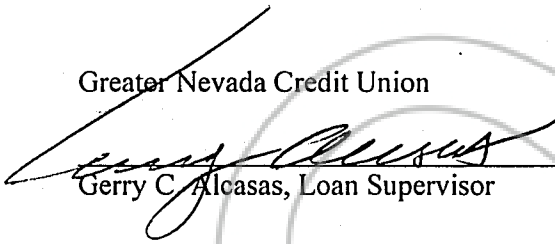
✓ PAMELA A. REED
2846 ADA PLACE
MINDEN, NV 89423

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 SEPTEMBER 25, 1996. Executed by, PAMELA A. REED, 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. 398712, BOOK NO. 1096 PAGE NO. 2435. 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

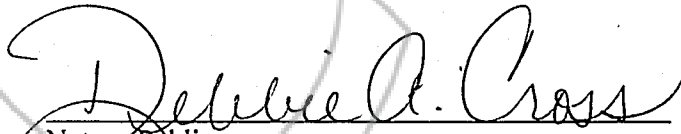

Gerry C. Alcasas, Loan Supervisor

State of Nevada
County of Carson City

On 6/17/99, personally appeared before me,
A Notary Public

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

DEBBIE A. CROSS
Notary Public, State of Nevada
Appointment No. 99-25294-5
My Appt. Expires Apr. 9, 2003


Notary Public

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

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LINDA SLATER
RECORDER
\$10 PAID 12 DEPUTY