

When recorded mail to:


✓ Michael S. Morelli
Donna M. Morelli
1347 Ritter Drive
Gardnerville NV 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 February 24, 1998. Executed by Michael S. Morelli and Donna M. Morelli, Husband and Wife, As Joint Tenants with Right of Survivorship As Trustor and Stewart Title of Douglas County, A Nevada Corporation 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. 0433880 BOOK NO. 0398 OF MAPS PAGE NO. 0308 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

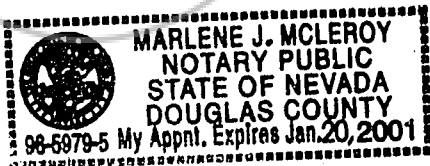
State of Nevada
County of Carson City

JUN 24 1999
On 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



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LINDA SLATER
RECORDER
PAID K2 DEPUTY