When recorded mail to:

Jack and Lara Freer 1087 Canal Drive Gardnerville, NV 90410

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 29, 1999. Executed by, JACK RICHARD FREER AND LARA ALICE FREER, HUSBAND AND WIFE AS JOINT TENANTS as Trustor and WESTERN TITLE COMPANY, INC., 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. 0465525, BOOK NO. 0499, PAGE NO. 2199. 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

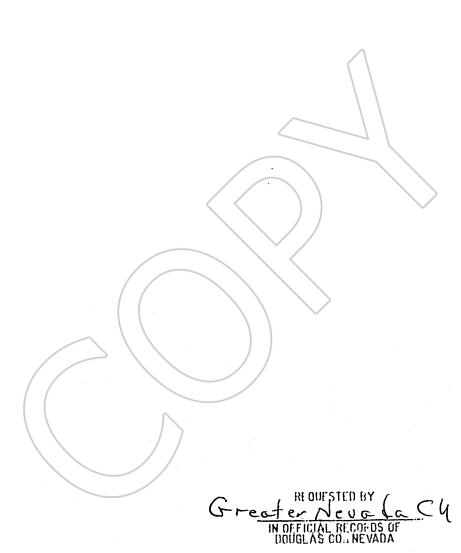
State of Nevada County of Carson City

On Auly 21,1999, 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.

Notary Public

SARAH PECK
Notary Public, State of Nevada
Appointment No. 98-49037-3
My Appl. Expires Oct. 15, 2002



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RECORDER
PAID & DEPUTY

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