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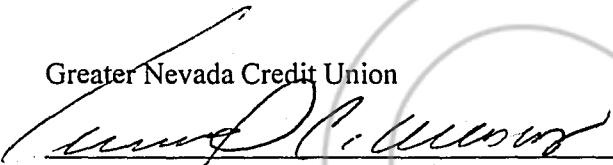
Brian Krolicki
Kelly Krolicki
P.O. Box 7033
Stateline, NV 89449

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 18,1997. Executed by Brian K. Krolicki and Kelly Krolicki Joint Tenants As Trustor and Stewart Title Of Carson City, 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. 0409526 BOOK NO.0397 OF MAPS PAGE NO. 5052Wherein 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.

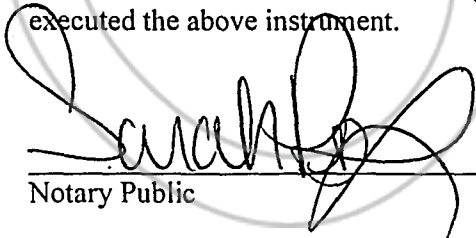
Greater Nevada Credit Union


Gerald C. Alcasas, Loan Supervisor

State of Nevada
County of Carson City

On August 9, 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 Credit Union
IN OFFICIAL RECORDS OF
DOUGLAS CO. NEVADA

1999 SEP -7 AM 11: 35

LINDA SLATER
RECORDER

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

0475930

BK0999PG0818 \$ 10.00 PAID AS DEPUTY