

When recorded mail to:

✓ Willis J. Ward  
Minnie A. Ward  
808 Foothill Rd  
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 October 3, 1991. Executed by Willis John Ward and Minnie A. Riffle Ward, husband and wife as joint tenants As Trustor and Stewart Title of Carson City, a NV Corp. 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, State Of Nevada, As DOCUMENT No. 261769 BOOK NO. 1091 OF MAPS PAGE NO.450 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

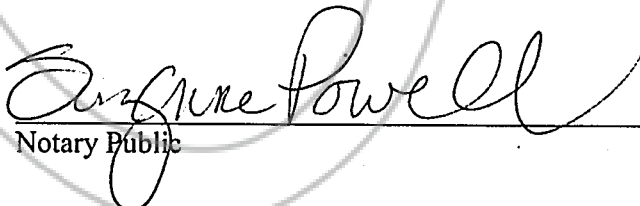


Gerald C. Alcasas, Loan Supervisor

State of Nevada  
County of Carson City

On 10-13-99 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

1999 OCT 15 PM 2:47

LINDA SLATER  
RECORDER

\$/0<sup>00</sup> PAID KL DEPUTY

SUZ-ANNE POWELL  
Notary Public, State of Nevada  
Appointment No. 99-56341-5  
My Appt. Expires Apr. 21, 2003

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