Assessor's Parcel No. #37-412-280 When recorded mail to:

Greater Nevada Credit Union 451 Eagle Station Lane Carson City NV 89701

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 April 11, 2000. Executed by Joanne Herdt, a widow As Trustor, and First American Title Co. 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 Office of the Recorder of Douglas, State Of Nevada, As DOCUMENT NO. 0490032 BOOK NO. 0400 OF MAPS PAGE NO.2868-2871 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

Matthew N. Isika, Loan Supervisor

State of Nevada County of Carson City

On Chiquet 16,2000

personally appeared before me,

A Notary Public

Matthew N. Isika, 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 Appt. Expires Oct. 15, 2002

0498077

2000 AUG 22 AM 10: 04 LINDA SLATER RECORDER

IN OFFICIAL RECORDS OF DOUGLAS CO. HEVADA

BK0800PG3879