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 STATE EMPLOYEES FEDERAL CREDIT UNION, is the holder of the Note secured by Deed of Trust dated DECEMBER 10, 1998. Executed by MICHAEL WALTER and ARIANE WALTER, HUSBAND AND WIFE AS JOINT TENANTS, as Grantors, 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. 0457550, BOOK NO. 1298, PAGE NO.6747. 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 Oct 23, 2000, Matthew N. Isika 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 Appl. Expires Oct. 15, 2002

0502021

IN OFFICIAL RECORDS OF DOUGLAS CO., NEVADA

2000 OCT 25 PM 4: 02

LINDA SLATER RECORDER \$ 10 PAID 1 DEPUTY

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