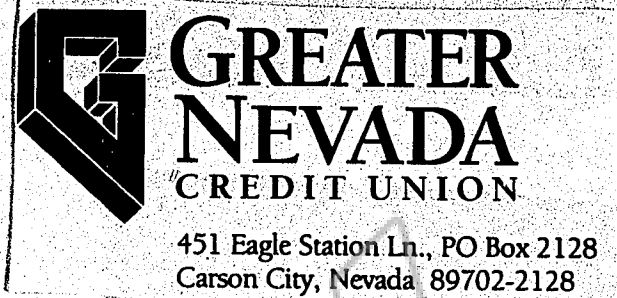


Assessor's Parcel No.1220-14-614-002

When recorded mail to:

Patrick McKinnon  
Cheryl McKinnon  
1198 Manhattan Way  
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 May 28, 1998. Executed by Patrick K. Mckinnon and Cheryl A. Mckinnon, husband and wife as Joint Tenants As Trustor and Marquis Title and Escrow 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.0500735 BOOK NO. OF MAPS PAGE NO. 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

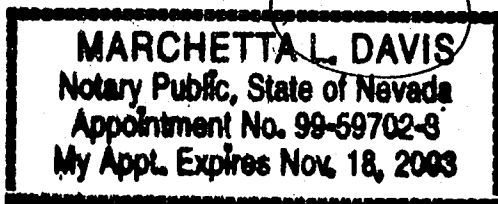
  
Matthew N. Isika, Loan Supervisor

State of Nevada  
County of Carson City

On June 15, 2001 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



REQUESTED BY  
Greater Nevada CU  
IN OFFICIAL RECORDS OF  
DOUGLAS CO. NEVADA

2001 JUN 20 AM 9:42

LINDA SLATER  
RECORDER

0516772  
BK0601PG5155

\$10.00 PAID  DEPUTY