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When recorded mail to:

✓ Roberta P. Kersten  
1335 Kingslane Court  
Gardnerville, NV 89410

APN: ~~25-374-24~~ 1220-04-114-012

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 May 30, 1996. Executed by ROBERTA R. KERSTEN, AN UNMARRIED WOMAN, as Grantors, and STEWART TITLE OF CARSON CITY 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. 389446, BOOK No. 0696, PAGE No. 0779-0784. 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

*Mary Porras*

Mary Porras, Mortgage Funding Processor

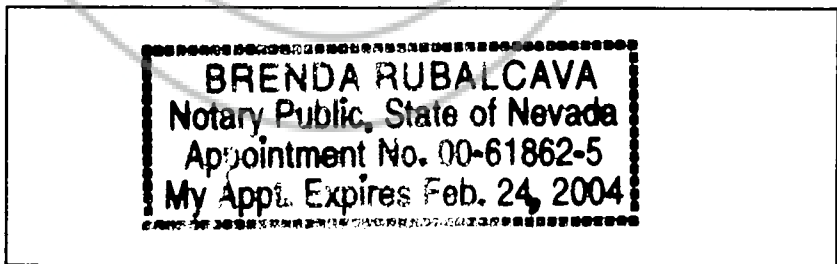
State of Nevada  
County of Carson City

On 10/11/01, Mary Porras  
personally appeared before me, a Notary Public.

Mary Porras, known to me to be the person  
described herein and who acknowledged that  
she/he executed the above instrument.

*Brenda Rubalcava*

Notary Public



For Notary Public stamp only.

REQUESTED BY  
*Greater NV Credit Union*  
IN OFFICIAL RECORDS OF  
DOUGLAS CO., NEVADA

2001 OCT 18 PM 3:02

LINDA SLATER  
RECORDER

\$ 17.00 PAID BL DEPUTY

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BK1001PG5995