

Document Prepared by:

Susan Hansen

When recorded return to:

✓ Navy Federal Credit Union

P. O. Box 3305

Merrifield, VA 22119-3305

Attn: Mortgage Servicing - Payoff Dept.

Loan #: 8007375093

Investor Loan #: 1675208241

Pool #: 000055

PIN/Tax ID #: 1420-07-715-006

Property Address:

960 PARKVIEW CT

CARSON CITY, NV 89705-0000

AFFIDAVIT OF LOST NOTE AND/OR DEED OF TRUST

NAVY FEDERAL CREDIT UNION, whose address is P.O. BOX 3305, MERRIFIELD, VA 22119-3305, are the beneficiaries under that certain Deed of Trust securing a Note of even date, said Deed of Trust described below; and,

WHEREAS, you have demanded surrender to you of said original Deed of Trust together with the original promissory note, in order that you may cause to be recorded a reconveyance of the premises from the effect of said Deed of Trust and Note;

NOW, therefore, the undersigned beneficiary under penalty and perjury of law does hereby declare that although a diligent search has been made for the original note and/or original Deed of Trust, and that one or both has been lost and cannot be found;

SO, therefore, the undersigned hereby agrees to hold and save Navy Federal Credit Union harmless from and against any, and all liability and loss you may suffer by reason of the fact that the undersigned beneficiary did lose the Note and/or the Deed of Trust, and that the undersigned will execute the appropriate documentation to effect the reconveyance of said Deed of Trust; and,

THE undersigned does hereby declare that the Note setforth above was not sold or assigned to any other person or entity; and,

IN the event that you deem it necessary to institute or defend any legal proceedings in connection with this matter, the undersigned hereby agrees to pay all costs of suit, together with reasonable attorney's fees.

Original Trustor(s): HUBERT V HARRIS AND ANITA HARRIS, HUSBAND AND WIFE, AS COMMUNITY WITH RIGHTS OF SURVIVORSHIP,

Original Beneficiary: NAVY FEDERAL CREDIT UNION

Original Trustee: Navy Federal Credit Union

Date of Deed of Trust: 09/14/2000

Date Recorded: 09/26/2000

Book: 900

Book 2: 1000

Page: 4515

Page 2: 2139

Loan Amount: \$107,000.00

Date Recorded 2: 10/13/2000

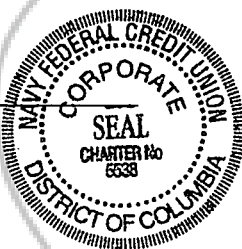
Instrument Number: 0500110

Instrument Number 2: 0501263

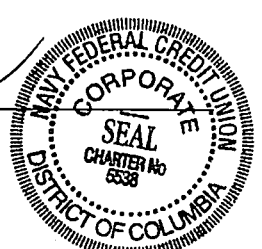
as recorded in the Official Records of County Recorder of DOUGLAS County, State of Nevada affecting Real Property and more particularly described on said Deed of Trust referred to herein.

This affidavit must be signed and acknowledged by all beneficiaries. Dated this date of 9/27/01.

Susan J. Kihl
Susan J. Kihl
Assistant Treasurer
State of VA
County of FAIRFAX



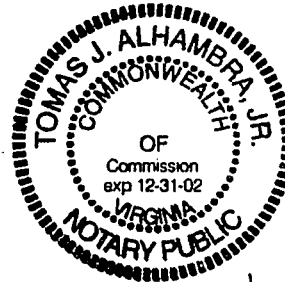
Marjorie L. Gribschaw
Marjorie L. Gribschaw
Assistant Treasurer



On this date of 9/27/01, before me, the undersigned authority, a Notary Public duly commissioned, qualified and acting within and for the aforementioned State, personally appeared the within named Marjorie L. Gribschaw and Susan J. Kihl, known to me (or identified to me on the basis of satisfactory evidence) that they are the Assistant Treasurer and Assistant Treasurer respectively of NAVY FEDERAL CREDIT UNION, and were duly authorized in their respective capacities to execute the foregoing instrument for and in the name and on behalf of said corporation, and that said corporation executed the same, and further stated and acknowledged that they had so signed, executed and delivered said instrument for the consideration, uses and purposes therein mentioned and set forth.

Witness my hand and official seal on the date hereinabove set forth.

Tomas J. Alhambra, Jr.
Notary Public: Tomas J. Alhambra, Jr.
My Commission Expires: 12/31/2002



REQUESTED BY
Navy FCU
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

2001 DEC -4 AM 11:22

LINDA SLATER
RECORDER

0529234
BK 1201 PG 0882

\$14.00 PAID *K2* DEPUTY