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When recorded, mail to:

Michael and Cathy Sargent 1731 Foothill Rd. Gardnerville, Nv. 89410

APN: 17-180-06 1319-27-000-004

SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE

GREATER NEVADA MORTGAGE SERVICES, formerly known as GREATER NEVADA CREDIT UNION, is the holder of the Note secured by the Deed of Trust dated November 30, 1998, executed by MICHAEL J. SARGENT AND CATHY A. SARGENT, HUSBAND AND WIFE AS JOINT TENANTS, as Grantor, and STEWART TITLE OF DOUGLAS COUNTY, as Trustee, for the benefit of GREATER NEVADA MORTGAGE SERVICES, formerly known as GREATER NEVADA 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. 0456505. Wherein, GREATER NEVADA MORTGAGE SERVICES, as Beneficiary, hereby substitutes themselves as the Trustee under said Deed of Trust.

Greater Nevada Mortgage Services 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 if 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 Mortgage Services

On Jan Mary Porras personally appeared before me, a Notary Public.

Mary Porras, Senior Mortgage Underwriter

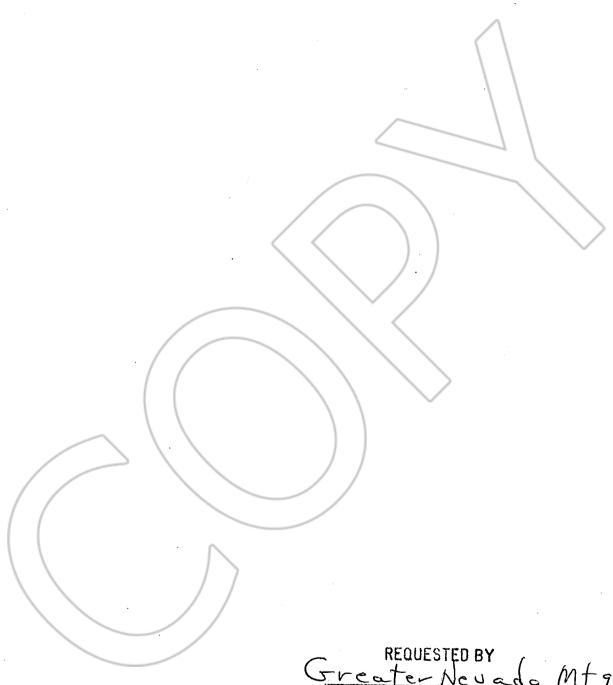
Mary Porras, known to me to be the person described herein and who acknowledged that she/he executed the above instrument.

State of Nevada County of Carson City

> SHERRY L. WALKER Notary Public, State of Nevada Appointment No. 00-60694-12 My Appt. Expires Feb. 1, 2004

For Notary Public stamp only.

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LINDA SLATER RECORDER