

Assessor's Parcel No. #1420-07-611-040

When recorded mail to:

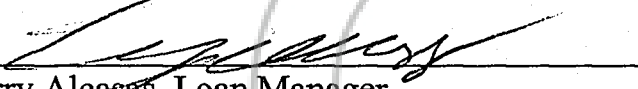
✓ Greater Nevada Credit Union
451 Eagle Station Lane
Carson City NV 89701

SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE

GREATER NEVADA CREDIT UNION Formerly Known As NEVADA COMMUNITY FEDERAL CRDEIT UNION Is The Holder Of The Note Secured By Deed Of Trust Dated April 24, 2001 Executed by James Patrick Penrod and Debra L. Penrod, husband and wife/as joint tenants Trustor, Stewart Title as Trustee for The Benefit Of GREATER NEVADA CREDIT UNION Formerly Known As NEVADA COMMUNITY FEDERAL CREDIT UNION, AND NEVADA STATE EMPLOYEES FEDERAL CREDIT UNION As Beneficiary, Which Deed Of Trust Was Recorded In The Office Of The Recorder of Douglas, state of Nevada, As DOCUMENT NO. 0513342 BOOK NO 0501 PAGE NO. 0245 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.

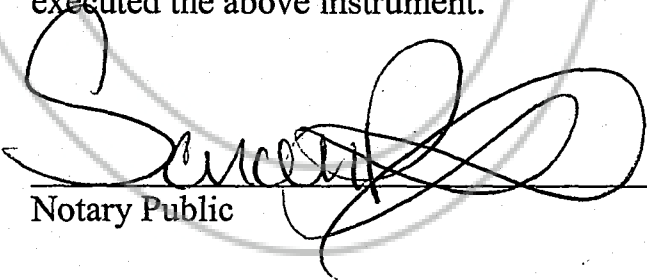
Greater Nevada Credit Union


Gerry Alcasas, Loan Manager

State of Nevada

On August 21, 2002 personally appeared before me,
A Notary Public

Gerry Alcasas, 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
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

2002 AUG 28 AM 8: 58

LINDA SLATER
RECORDER

\$ 17.00 PAID DL DEPUTY

SARAH PECK
Notary Public, State of Nevada
Appointmen No. 98-49037-3
My Appt. Expires Oct. 15, 2002

0550589

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