

SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE

Washoe Credit Union are the Owners and Holders of
the Note secured by the Deed of Trust dated 8-1-02
made by Carlee R Anderson and Monte K Heaps, Trustors
to Frist American Title, Trustee,
for the benefit of Washoe Credit Union, Beneficiary,
which Deed of Trust was recorded in the office of the County Recorder of Washoe
County, Nevada in Book 0802, at Page 02155, Document # 0549039
hereby substitutes Washoe Credit Union
as Trustee in lieu of the aboved name Trustee under said Deed of Trust.

Washoe Credit Union, hereby accepts said appointment as
Trustee under said Deed of Trust and, as successor Trustee, pursuant to the request
of said Owner and Holder and in accordance with the provisions of 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.

IN WITNESS WHEREOF, the undersigned
has/have caused these presents to be
executed by them, this 21st
day of May, 19 2003

Pixie Catlett
(Beneficiary)
Pixie Catlett
(Beneficiary)

STATE OF NEVADA)
) ss
COUNTY OF WASHOE)

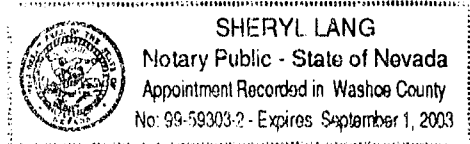
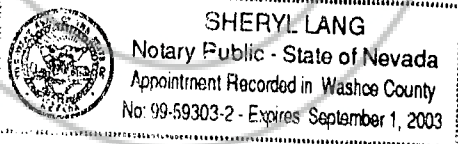
On 5-21-03, personally appeared
before me, a Notary Public, _____
Pixie Catlett
who acknowledged that she executed the
above instrument.
Sheryl Lang
Notary Public

IN WITNESS WHEREOF, the undersigned
has/have caused these presents to be
executed by them, this 21st
day of May, 19 2003.

Pixie Catlett
(Trustee)
Pixie Catlett
(Trustee)

STATE OF NEVADA)
) ss
COUNTY OF WASHOE)

On 5-21-03, personally appeared
before me, a Notary Public, _____
Pixie Catlett
who acknowledged that he executed the
above instrument.
Sheryl Lang
Notary Public



REQUESTED BY
FIRST AMERICAN TITLE CO.
IN OFFICIAL RECORDS OF
DOUGLAS COUNTY, NEVADA

2003 MAY 27 PM 12:18

WERBER CHRISTEN
RECORDER

PAID K2 DEPUTY

0578018

BK 0503 PG 13299