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REQUESTED BY

WINDERSON OF

DOUGLAS CO., NEVADA

2003 JUL 28 AM 10: 01

WERNER CHRISTEN
RECORDER

18 PAID BL DEPUTY

Assessor's Parcel No. #1220-21-710-137

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 CREDIT UNION AND NEVADA STATE EMPLOYEES FEDERAL CREDIT UNION, Is The Holder Of The Note Secured By Deed Of Trust Dated December 13, 2002, Executed by Michael Gamberg and Janine Gamberg, husband and wife as joint tenants, and Marquis Title and Escrow 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 County, State of Nevada, As DOCUMENT NO. 0561203 BOOK NO. 1202 PAGE NO. 8067.

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

Thomas J. Collins, Loan Supervisor

UMAD!

0584501 BK0703PG13209 State of Nevada County of Washoe

On A Notary Public 18, 2003 personally appeared before me,

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

Notary Public



MARY JO McMORRAN
NOTARY PUBLIC
STATE OF NEVADA
Appt. Recorded in Washoe County
My Appt. Expires May 1C, 2005
No: 95-1369-2