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REQUESTED BY
Polam Federa / CU
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

RECORDING REQUESTED BY:

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WERNER CHRISTEN
RECORDER

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When Recorded Mail Document To:

✓ Waldemar Osinski
Krystyna Osinski
19544 Glen Una Dr
Los Gatos, CA 95030

SUBSTITUTION OF TRUSTEE & DEED OF TRUST FULL RECONVEYANCE

COPY

0590860

BK0903PG12396

RECORDING REQUESTED BY:

Escrow No..... Order No.....

When Recorded Mail Document To:

Waldemar Osinski
Krystyna Osinski
19544 Glen Una Dr
Los Gatos, CA 95030

SUBSTITUTION OF TRUSTEE AND DEED OF TRUST FULL RECONVEYANCE

The undersigned POLAM Federal Credit Union Beneficiary, in and under the provisions of that certain Deed of Trust executed by Waldemar W Osinski and Krystyna Osinski, husband and wife as joint tenants, Trustees, to Western Title Company, as Trustee for POLAM Federal Credit Union Beneficiary, dated December 11, 2002 and recorded on December 18, 2002 in the office of the Recorder of Douglas County, State of Nevada, instrument # 0561224 of Official Records and, does in accordance with the provisions of said Deed of Trust, hereby give notice of the Substitution and Appointment of POLAM Federal Credit Union in place and instead of Western Title Company the Trustee above named, and does hereby vest in said substituted Trustee, all the rights, title, estate, power, duty and trusts conferred by said Deed of Trust upon the Trustee therein named.

And whereas the indebtedness secured, to be paid by the Deed of Trust above mentioned, has been fully paid and/or satisfied.

NOW THEREFORE, POLAM Federal Credit Union, as substituted Trustee, does hereby GRANT AND RECONVEY unto the parties entitled thereto without warranty, all the estate and interest derived to the said Trustee under said Deed of Trust in the lands therein described, situated in the Douglas County, State of Nevada. Reference being hereby made specifically to said Deed of Trust and the record thereof for a particular description of said lands.

Dated: June 04, 2003

STATE OF CALIFORNIA
COUNTY OF SAN MATEO

POLAM Federal Credit Union

On 6-4-03 before me, TERESA MLYNARSKI personally appeared ZOFIA ZAKRZEWSKI personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person acted, executed the instrument

Zofia Zakrzewski
By: Zofia Zakrzewski / Treasurer

WITNESS my hand and official seal.

Signature *Teresa Mlynarski*



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