Assessor's Parcel No 1022-14-001-011

When recorded mail to:

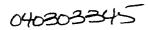
Greater Nevada Credit Union 451 Eagle Station Lane Carson City NV 89701 DOC # 0636377
02/09/2005 03:18 PM Deputy: KLJ
OFFICIAL RECORD
Requested By:
STEWART TITLE

Douglas County - NV Werner Christen - Recorder

Page: 1 Of 1 Fee:

17.00





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 September 6, 1994. Execute Paula F. Ribarich and Ross L. Ribarich, 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, In Book 0994 at Page 659, as Document No. 345555. 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

Marcus Wertz, Lending Department Supervisor

State of Nevada County of Washoe

On January 11, 2005, personally appeared before me,

Jason Draper, A Notary Public

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

Notary Publi

JASON DRAPER

NOTARY PUBLIC - NEVADA

Appt. Recorded in WASHOE CO.

No.04-86438-2 My Appt. Exp. Dec. 15, 2007