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Assessor's Parcel: 1420-07-611-040

Douglas County - NV  
Werner Christen - Recorder  
Page: 1 Of 1 Fee: 17.00  
BK-0805 PG- 8303 RPTT: 0.00

**WHEN RECORDED MAIL TO:**  
Greater Nevada Credit Union  
✓ c/o HELOC Department  
451 Eagle Station Lane  
Carson City NV 89701

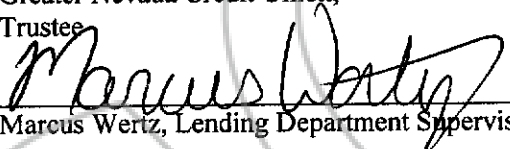


FOR RECORDER'S USE ONLY

**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 **October 30, 2003**. Execute **James Patrick Penrod and Debra L. Penrod, husband and wife as joint tenants**, 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 1103 at Page 01740, as Document No. **595897**. 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.

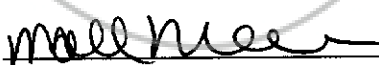
Greater Nevada Credit Union,  
Trustee  
  
Marcus Wertz, Lending Department Supervisor

State of Nevada  
County of Washoe

On July 11, 2005, personally appeared before me,

Marlene Moreno, 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 Public

