Assessor's Parcel: 1420-28-212-022

WHEN RECORDED MAIL TO:

Greater Nevada Credit Union c/o HELOC Department 451 Eagle Station Lane Carson City NV 89701 DOC # 0673440 04/25/2006 03:11 PM Deputy: KLJ

OFFICIAL RECORD
Requested By:

Requested by: GREATER NEVADA CREDIT UNION

Douglas County - NV Werner Christen - Recorder

Page: 1 Of 1 Fee: BK-0406 PG-8652 RPTT:

17.00 0.00



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 July 25, 2005. Execute Lori J. Cremia, A Married Woman As Her Sole And Separate Property, 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 0705 at Page 14421, as Document No. 0650920. 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,

Tim Woodman, Lending Department Manager

State of Nevada County of Washoe

On April 14, 2006, personally appeared before me,

Jennifer Christoph, A Notary Public

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

Notary Public Wastylu

JENNIFER CHRISTOPH NOTARY PUBLIC STATE OF NEVADA No.06-102901-2 My Appt. Exp. Feb. 15, 2010