1

The undersigned hereby affirms that this document submitted for recording does not contain a social security number.

Jesika Smith/Mortgage Servicer

Assessor's Parcel No: 1420-27-810-022

When Recorded Mail to:

Robert G. Kowalski and Julianne M. Kowalski √ 1356 Northampton Circle. Gardnerville, NV 89410

Loan No. 6559

DOC # 0693304 01/23/2007 03:46 PM Deputy: PR OFFICIAL RECORD Requested By: GREATER NEVADA CREDIT UNION

Douglas County - NV Werner Christen - Recorder

ge: 1 Of 1 Fee:

BK-0107 PG-6653 RPTT: 0.00



SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE

Greater Nevada Mortgage Services, formerly known as Greater Nevada Credit Union, is the holder of the Note secured by Deed of Trust dated October 13, 2004 executed by Robert G. Kowalski and Julianne M. Kowalski, husband and wife as joint tenants as Grantor and Stewart Title of Carson City. as Trustee, for the benefit of Greater Nevada Mortgage Services, formerly known as Greater Nevada Credit Union, as Beneficiary, which Deed of Trust was recorded in the office of the County Recorder of Douglas County State of Nevada as Document No. 0627018 Book.1004 Pages. 07446 dated October 18, 2004 Wherein Greater Nevada Mortgage Services as Beneficiary hereby substitutes themselves as the Trustee under said Deed of Trust

Greater Nevada Mortgage Services 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.

State of Nevada County of Carson City

On December 28, 2006

Jesika Smith

Personally appeared before me, a Notary

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

Notary Public

JANINE M. BARROS
Notary Public - State of Nevada
Appointment Number 99-56787-2
My Appt. Expires July 7, 2007

Greater Nevada Mortgage Services

Jesika Smith