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

Eva O'Dell/Loan Servicing

Assessor's Parcel No: 132030816012

When Recorded Mail to: Russell H. Howen and Cecile Howen 1674 Bellara Drive Minden, NV 89423

Loan No: 5586

oc # 0735626

/12/2009 09:37 AM Deputy: I

Requested By: GREATER NEVADA CREDIT UNION

> Douglas County - NV Karen Ellison - Recorder

Karen Ellison - Recorder Page: 1 Of 1 Fee:

BK-0109

of 1 Fee: 17.00 PG-1495 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 executed by Russell H. Howen and Cecile Howen Husband and wife as joint tenants dated January 21, 2004 as Grantor and Stewart Title of Douglas County 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. 0603426 Book 0104 Page 102992 dated, January 30, 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 1-05-09 Eva O'Dell

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

Murl

JANINE M. BARROS

LOTARY PUBLIC

STATE OF NEVADA

Exp. June 5, 2011

Greater Nevada Mortgage Services

Eva O'Dell

JANNAT M. BARROS

ROMARY PUBLIC

STATE OF NEVADA

99-56787-5
My Appt. Edg. June 5, 2011