RECORDING REQUESTED BY

Escrow No

Order No

When Recorded Mail Document To.

Waldemar W Osinski Krystyna Osinski 15768 Hidden Hill Place Los Gatos, CA 95030

09/08/2009 12 11 PM Deputy: OFFICIAL RECORD Requested By: POLAM FEDERAL CREDIT UNION

> Douglas County - NV Karen Ellison - Recorder

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SUBSTITUTION OF TRUSTEE AND DEED OF TRUST FULL RECONVEYANCE

The undersigned POLAM Federal Credit Union Beneficiary, in and under the provisions of that certain Deed of Trust executed Waldemar W Osinski and Krystyna Osinski, husband and wife as joint tenants as Trustee for POLAM Federal Credit Union Beneficiary, dated on November 27, 2007 and recorded on November 29, 2007 in the office of the Recorder of Douglas County, State of Nevada, in Book 1007, Page 7573, as Instrument No 713961 of Official Records and, does in accordance with the provisions of said Deed of Trust, hereby give notice of the Substitution and Appointment of POLAM Federal Credit Union in place and instead of Cornerstone Title Company the Trustee above named, and does hereby vest in said substituted Trustee, all the rights, title, estate, power, duty and trusts conferred by said Deed of Trust upon the Trustee therein named

And whereas the indebtedness secured, to be paid by the Deed of Trust above mentioned, has been fully paid and/or satisfied

NOW THEREFORE, POLAM Federal Credit Union, as substituted Trustee, does hereby GRANT AND RECONVEY unto the parties entitled thereto without warranty, all the estate and interest derived to the said Trustee under said Deed of Trust in the lands therein described, situated in the Douglas County, State of Nevada Reference being hereby made specifically to said Deed of Trust and the record thereof for a particular description of said lands

Dated

STATE OF CALIFORNIA COUNTY OF SAN MATEO

On 8-11-07 before me, TERESA MLYNARSC WATARY

personally appeared MANUC to me on the basis of satisfactory evidence to be the person() whose name (s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(es), and that ty his/her/their signature(\$) on the instrument the person(\$) or the entity upon behalf of which the person(\$) acted, executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct

WITNESS my hand and official seal

Signature

POLAM Federal Credit Union

Mark Chrzanowski

TERESA MLYNARSKI Commission # 1606339 Notary Public - California San Mateo County My Comm Expires Oct 2, 2009