

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

Assessor's Parcel: 1420-07-210-001



KAREN ELLISON, RECORDER

WHEN RECORDED MAIL TO:

Greater Nevada Credit Union
c/o Heloc, Lending Department
PO Box 2128
Carson City, NV 89702

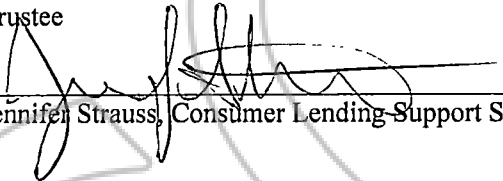
FOR RECORDER'S USE ONLY

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 09/14/2015. Execute **Ronald A. Ruffo and Mary Anna Ruffo, 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 xx at Page xx, as Document No. **2015-869810**. 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.

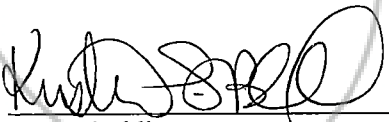
Greater Nevada Credit Union,
Trustee


Jennifer Strauss, Consumer Lending Support Supervisor

State of Nevada
County of Carson City

This instrument was acknowledged before me on

02-01-2016 by Jennifer Strauss


Notary Public

