

Lincoln County

WHEN RECORDED MAIL TO: NETWORK FCU PO BOX 27528 L.V. NV 89126-1528

SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE

NETWORK FEDERAL CREDIT UNION, the Owner and Holder of the Note secured by the deed of Trust dated JULY 1 1986, made by KARI J HANNIC AND GERALDINE HANNING as Trustor to LAYERS TITLE INSURANCE CORPORATION as Trustee, for the benefit of NETWORK FEDERAL CREDIT UNION as Beneficiary, which Deed of Trust was recorded in the Office of the County Recorder of LINCOLN County, Nevada in Book 71, as ^{PAGE} Record Number 443, hereby substitutes NETWORK FCU, as Trustee in lieu of the above named Trustee under said Deed of Trust.

NETWORK FCU, hereby accepts said appoint as Trustee under said Deed of Trust and, as successor Trustee, pursuant to the request of said Owner and Holder and in accordance with the provisions of said Deed of Trust does hereby reconvey to the PERSON OR PERSONS LEGALLY ENTITLED THERETO, but without warranty, all the estate, title and interest now held by it under said Deed of Trust.

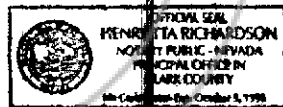
IN WITNESS WHEREOF said Owner and NETWORK FCU, has caused this instrument to be executed by their duly authorized officers, this 12TH day of APRIL, 1994.

Janeice L. Heins
JANEICE L. HEINS - NETWORK FCU

STATE OF NEVADA)
COUNTY OF CLARK)

On this 12TH day of APRIL, 1994, personally appeared before me, a Notary Public in and for said County and State, JANEICE L. HEINS known to me to be the person described in and who executed the foregoing instrument, who acknowledge to me that SHE executed the same freely and voluntarily and for the uses and purposes therein mentioned.

Liamotta Richardson 44794
Notary Public



101742

PACKED BY: _____
Nevada Bank and Trust
April 21, 1994
P.O. Box 109
324
NEVADA

Yuriko Setzer
By Liamotta Richardson, Deputy