

SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE

77-4207-T

CUMORAH CREDIT UNION, the Owner
 and holder of the Note secured by the Deed of Trust dated October 20, 1977
 made by Conley Dale Newby and Judith Ann Newby as
 Trustor to Land Title of Nevada, Inc. as
 Trustee, for the benefit of CUMORAH FEDERAL CREDIT UNION
 as Beneficiary, which Deed of Trust was recorded in the Office of the County
 Recorder of Lincoln County, Nevada in Book 23 / Page 12 as Document No. 60832
CUMORAH CREDIT UNION, hereby substitutes CUMORAH CREDIT UNION
 as Trustee in lieu of the above named Trustee under said Deed of Trust.

CUMORAH CREDIT UNION, hereby accepts
 said appointment as Trustee under said Deed of Trust and, as successor Trustee, pur-
 suant 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 Holder
 has caused this instrument to be executed by their duly authorized officers,
 this 10th day of February, 1988.

STATE OF NEVADA }
 COUNTY OF CLARK }

CUMORAH CREDIT UNION CUMORAH CREDIT UNION
 By: Lucille Huntsman Lucille Huntsman
 Loan Supervisor Loan Supervisor

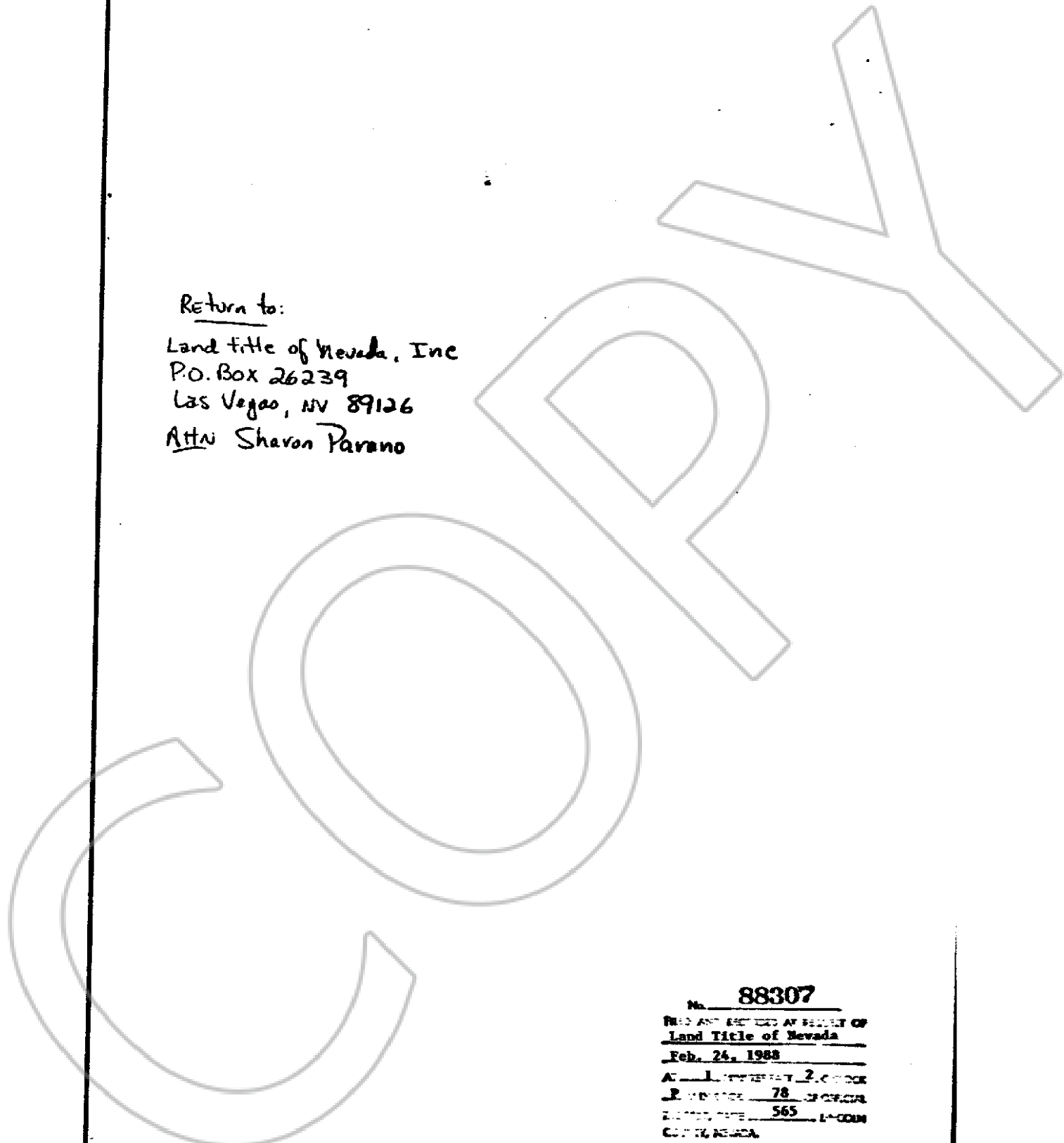
On this 10th day of February, 1988, personally
 appeared before me, a Notary Public in and for said County and State,
Lucille Huntsman

known to me to be the person described in and who executed the foregoing instrument,
 who acknowledged to me that she executed the same freely and voluntarily and for
 the uses and purposes therein mentioned.

Margene J. Isaacson
 Notary Public

Notary Public, State Of Nevada
 County Of Clark
 Margene J. Isaacson
 By Appointment
 Expires Oct 14, 1988

Return to:
Land title of Nevada, Inc
P.O. Box 26239
Las Vegas, NV 89126
Attn Sharon Parano



No. 88307

FILED AND RECORDED AT RECORDS OF
Land Title of Nevada

Feb. 24, 1988

At 1 O'CLOCK

78 OF OFFICIAL

565 LINCOLN

COUNTY, NEVADA

FRANK C. HULSE
COUNTY RECORDER

By M. Parano Deputy

