

SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE

ENSIGN FEDERAL CREDIT UNION,
the Owner and Holder of the Note secured by the Deed of Trust dated
July 22, 1985, made by Elwyn L. Robinson and Kae
Robinson husband and wife as joint tenants, as Trustor to
Land Title of Nevada Inc., as Trustee, for the
benefit of ENSIGN FEDERAL CREDIT UNION
, as Beneficiary, which Deed of Trust was recorded in
the Office of the County Recorder of Clark County, Nevada on
August 23, 1985, in Book 67 of Official
Records of Clark County, Nevada as Document No. 110, hereby
substitutes ENSIGN FEDERAL CREDIT UNION

, as Trustee in lieu of the above-named
Trustee under said Deed of Trust.

ENSIGN FEDERAL CREDIT UNION, hereby accepts
said appointment as Trustee under said Deed of Trust, and as successor Trustee,
and pursuant to the request of said Owner 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 the estate, title and interest
now held by it under said Deed of Trust.

IN WITNESS WHEREOF, said Owner and ENSIGN FEDERAL CREDIT UNION
, successor Trustee, have caused this
instrument to be executed, each in its respective interest, this 27 day
of July, 19 93.

TRUSTEE:

BENEFICIARY:

ENSIGN FEDERAL CREDIT UNION

ENSIGN FEDERAL CREDIT UNION

BY: *Cherie Stott*
Cherie Stott

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Cherie Stott

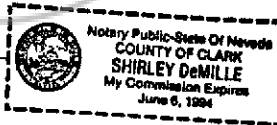
STATE OF NEVADA)
) ss:
COUNTY OF CLARK)

On this 27th day of July, 19 93, personally
appeared before me, the undersigned, a Notary Public in and for said County and
State, Cherie Stott

, known to me (or
proved on the basis of satisfactory evidence) to be the person who
acknowledged to me that she executed the same.

WITNESS my hand and official seal.

Shirley DeMille
NOTARY PUBLIC in and for said County
and State.



ESCROW NO. _____
WHEN RECORDED RETURN TO:
Elwyn & Kae Robinson
Box 183
ALamo Nevada 89001
RECORDED AT THE REQUEST OF:

No. 100665
FILED AND RECORDED AT REQUEST OF
Ensign Federal Credit Union
July 28, 1993
1 24 MINUTES PAST 2 O'CLOCK
P. M. IN BOOK 106 OF OFFICIAL
RECORDS, PAGE 545 LINCOLN
COUNTY, NEVADA.

Yuriko Setzer
COUNTY RECORDER
By *Zelma Kouchers*, Deputy