

WHEN RECORDED MAIL TO: NETWORK FCU PO BOX 27528 LV NV 89126-1528

43104930-3A

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 AUG 11 1987, made by LUTHER L. COWHERD AND DEDRA K. COWHERD as Trustor to LAND TITLE OF NEVADA INC 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 76, as Document ^{PAGE} Number 438, hereby substitutes NETWORK FEDERAL CREDIT UNION, as Trustee in lieu of the above named Trustee under said Deed of Trust.

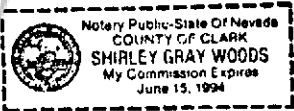
NETWORK FEDERAL CREDIT UNION, hereby accepts said appoint as Trustee under said Deed of Trust and, as successor Trustee, pursuant to the request of said Owner and Holder and in accordance with the provisions of said Deed of Trust does hereby reconvey to the PERSON OR PERSONS LEGALLY ENTITLED THERETO, 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 FEDERAL CREDIT UNION, has caused this instrument to be executed by their duly authorized officers, this 1ST day of DECEMBER, 1993.

Janeice L. Heins
 JANEICE L. HEINS NETWORK FEDERAL CREDIT UNION
 STATE OF NEVADA)
 COUNTY OF CLARK)

On this 1ST day of DECEMBER, 1993, 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.

Shirley Gray Woods
 Notary Public



101271
 RECORDED AT REQUEST OF
Fidelity National Title
December 22, 1993
 25 MINUTES PAST 2 O'CLOCK
 P.M. IN BOOK 108 OF OFFICE
 RECORDS, PAGE 205 LINCOLN
 COUNTY, NEVADA.

Yuriko Setzer
 By Yuriko Boucher, Deputy