

SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE

The undersigned, CLARK COUNTY CREDIT UNION, as the owner and holder of the Note secured by Deed of Trust dated MAY 24, 1978, made by GORDON F. YACH AND MARGARET JOYCE YACH as Trustor, to TITLE INSURANCE AND TRUST COMPANY as Trustee, for CLARK COUNTY CREDIT UNION as Beneficiary, which Deed of Trust was recorded JUNE 12, 1978 in Book 25, as Instrument No. 532, Official Records of CLARK County, Nevada, hereby substitutes CLARK COUNTY CREDIT UNION as successor Trustee in lieu of the Trustee therein.

WHEREAS said 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 WITHOUT WARRANTY, TO THE PERSON, OR PERSONS, LEGALLY ENTITLED THERETO, ALL the estate now held by it under said Deed of Trust.

DATED this 5 day of DECEMBER, 1995.

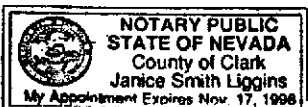
CLARK COUNTY CREDIT UNION
 (Owner)
 BY: Andrea Abron ANDREA ABRON
 ASSISTANT MORTGAGE OFFICER
 (Owner)

CLARK COUNTY CREDIT UNION
 (Successor Trustee)
 BY: Andrea Abron ANDREA ABRON
 ASSISTANT MORTGAGE OFFICER
 (Successor Trustee)

STATE OF NEVADA)
) ss:
 COUNTY OF CLARK)

On 12-5-95, 1995, before me, a Notary Public, personally appeared ANDREA ABRON personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name is/are subscribed to this instrument and acknowledged that she/he/they executed it.

Janice Smith Higgins
 NOTARY PUBLIC in and for said County and State.



STATE OF NEVADA)
) ss:
 COUNTY OF CLARK)

On 12-5, 1995, before me, a Notary Public, personally appeared ANDREA ABRON personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name is/are subscribed to this instrument and acknowledged that she/he/they executed it.

Janice Smith Higgins
 NOTARY PUBLIC in and for said County and State.

104415

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ESCROW/ORDER NO. _____

WHEN RECORDED MAIL TO: _____

FILED AND RECORDED AT REQUEST OF
Gordon F. Yach
December 28, 1995
7:27 MINUTES PAST 11 O'CLOCK
P. IN BOOK 116 OF OFFICIAL
 RECORDS, PAGE 446 LINCOLN
 COUNTY, NEVADA.