

### SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE

The undersigned Moapa Valley Federal Credit Union  
 as the owner and holder of the Note secured by Deed of Trust dated  
March 15, 1994 made by Kurt Davis and Elizabeth  
Ann Davis, Husband and Wife as Joint Tenants,  
 Trustor, to Fidelity National Title Agency of Nevada, Inc.,  
 Trustee, for Moapa Valley Federal Credit Union,  
 Beneficiary, which Deed of Trust was recorded April 5, 1994  
 in Book 109, Document No. 204,  
 Official Records of Lincoln County,  
 State of Nevada, Hereby Substitutes Moapa Valley  
Federal Credit Union as Trustee in

lieu of the Trustee therein.  
 Said Note, together with all other indebtedness secured by said  
 Deed of Trust has been fully paid and satisfied; and as Successor  
 Trustee the undersigned 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.

This 1st day of February, 1996.  
 Moapa Valley Federal Credit Union

BY: Darlene Van Roekel  
 Darlene Van Roekel  
 (Holder of Note and Successor Trustee)

STATE OF Nevada

COUNTY OF Lincoln

ON 2-1-96

before me, the undersigned, a  
 Notary Public in and for said  
 State, personally appeared

Darlene Van Roekel

who acknowledged that s he  
 executed the within instrument.

Melissa S. Rowe  
 (Notary Public)

WHEN RECORDED MAIL TO:

Kurt Davis

P O Box 595

Caliente Nv 89008

File No. \_\_\_\_\_

104784

Notary Public - State of Nevada

Gordon Wadsworth

February 8, 1996

59 MILES EAST 10.00

A. 117 OF 117

356

NOTARY PUBLIC

Yuriko Setzer

By Lizette Boucher, deputy



Notary Public - State Of Nevada  
 COUNTY OF LINCOLN  
 MELISSA S. ROWE  
 My Commission Expires  
 August 13, 1997