

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
October 6, 1992 made by Glen A. Van Roekel
and Darlene F. Van Roekel,
 Trustor, to Fidelity National Title Insurance Company,
 Trustee, for Moapa Valley Federal Credit Union,
 Beneficiary, which Deed of Trust was recorded 10-21-92
 in Book 103, Document No. 603,
 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 29th day of March, 1996.
Moapa Valley Federal Credit Union

BY: Georgia Butcher
 Georgia Butcher
 (Holder of Note and Successor Trustee)

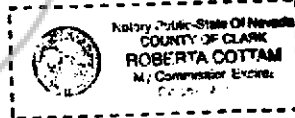
STATE OF Nevada

COUNTY OF Clark

ON 3-29-96

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

Georgia Butcher



who acknowledged that she
 executed the within instrument.

Roberta Cottam
 (Notary Public)

WHEN RECORDED MAIL TO:

Glen A Van Roekel

P O Box 281

Caliente Nv 89008

File No. _____

105214
 RECORDED AT REQUEST OF
 DARLENE VAN ROEKEL
 MAY 8, 1996
 45 MINUTES FAST
 BOOK 118 OFICIAL
 546
 LINCOLN COUNTY, NEVADA

YURIKO SETZER
 BY Georgia Butcher DEPUTY