

SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE

WHEREAS, Nevada Federal Credit Union is the present owner of a Promissory Note secured by the Deed of Trust dated JUNE 6, 1995, made by JOSEPH W. ROGERS AND ROSEMARIE LYNN ROGERS, HUSBAND AND WIFE AS JOINT TENANTS as trustor to NEVADA FEDERAL CREDIT UNION as trustee for the benefit of NEVADA FEDERAL CREDIT UNION as Beneficiary, which Deed of Trust was recorded in the office of the County Recorder of LINCOLN County, NEVADA, on JUNE 15, 1995 as Document Number 103640, Book 114, PAGE 240. Nevada Federal Credit Union hereby accepts said appointment 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 Nevada Federal Credit Union have caused this instrument to be executed by their duly authorized officers, this May 3, 1996.

NEVADA FEDERAL CREDIT UNION

*G. R. Wilson*  
G. R. WILSON, VICE PRESIDENT  
MORTGAGE LENDING

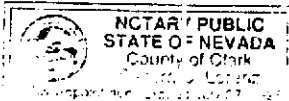
STATE OF NEVADA)  
COUNTY OF CLARK)

On this May 3, 1996, personally appeared before me, a Notary Public in and for said County and State, G. R. WILSON, personally known to me to be the person who acknowledged to me that he executed the same freely and voluntarily and for the uses and purposes therein mentioned.

*Sandra C. Lorenz*  
SANDRA C. LORENZ  
NOTARY PUBLIC in and for said  
County and State

WHEN RECORDED MAIL TO,

NEVADA FEDERAL CREDIT UNION  
555 N. MARYLAND PARKWAY  
LAS VEGAS, NV 89101



105231  
MEMBERS MORTGAGE  
MAY 20, 1996  
BY *Yuriko Setzer*  
YURIKO SETZER

BY *Julie Bouchard* DEPT 118 PAGE 581