

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
August 16, 1993 made by Joseph W. Rogers and
and Rosemarie L. Rogers
 Trustor, to Fidelity National Title Insurance Company
 Trustee, for Moapa Valley Federal Credit Union
 Beneficiary, which Deed of Trust was recorded 9-3-93
 in Book 107, Document No. 155, File No. 100862
 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.

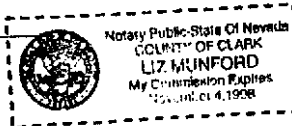
This 2nd day of February, 1996.
Moapa Valley Federal Credit Union
 BY: Georgia Butcher
 Georgia Butcher
 (Holder of Note and Successor Trustee)

STATE OF Nevada
 COUNTY OF Clark
 ON 2-2-96
 before me, the undersigned, a
 Notary Public in and for said
 State, personally appeared

Georgia Butcher

who acknowledged that s he
 executed the within instrument.

Liz Munford
 (Notary Public)



WHEN RECORDED MAIL TO:

Joseph W. Rogers
P O Box 304
Panaca Nv 89042
 File No. _____

COPY

SEARCHED AND RECORDED AT REVENUE
BY Nevada Title Ins. Co.
July 8, 1996
1 MINUTES EAST
PART OF 119 423
COUNTY, NEVADA

Yuriko Setzer
COUNTY CLERK