

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
January 25, 1995 made by Scott Haydn Waite and
Susan Waite
 Trustor, to Old Republic Title Company of Nevada
 Trustee, for Moapa Valley Federal Credit Union
 Beneficiary, which Deed of Trust was recorded 2-3-95
 in Book 112, PAGE 269 Document No. 269 103040
 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 22th day of November, 1996.
Moapa Valley Federal Credit Union
 BY: Georgia Butcher
 Georgia Butcher
 (Holder of Note and Successor Trustee)

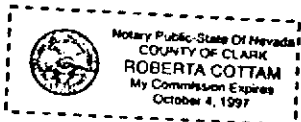
STATE OF Nevada
 COUNTY OF Clark
 ON 11-2-96
 before me, the undersigned, a
 Notary Public in and for said
 State, personally appeared
Georgia Butcher

who acknowledged that s/he
 executed the within instrument.

Roberta Cottam
 (Notary Public)

WHEN RECORDED MAIL TO:

File No. 19013979 / RL 550



No. 106706
 filed and recorded at request of
 COW COUNTY TITLE
 DECEMBER 31, 1996
 At 02 minutes past 3 O'clock
 Lincoln County Nevada Recd. T.
 YURIKO SETZER
 COUNTY RECORDER

BY Leslie Boucher DEPUTY