

SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE

427997WP

The undersigned Moapa Valley Federal Credit Union
 as the owner and holder of the Note secured by Deed of Trust dated
September 15, 1995 made by C. Richard Prince and
Mary C. Prince
 Trustor, to Old Republic Title Company of Nevada
 Trustee, for Moapa Valley Federal Credit Union
 Beneficiary, which Deed of Trust was recorded 10-4-95
 in Book 115 Document No. 303
 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.

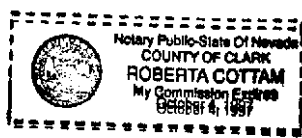
This 28th day of July, 1997
Moapa Valley Federal Credit Union
 BY: Georgia Butcher
 Georgia Butcher
 (Holder of Note and Successor Trustee)

STATE OF Nevada
 COUNTY OF Clark
 ON 7-28-97

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. _____

COPY

NO. **109486**
Filed And Recorded At Request Of
FIRST AMERICAN TITLE
AUGUST 5, 1997
At 50 Minutes Past 9 O'Clock
A M In Book 129 Of Official Records
Page 426 Lincoln County Nevada.

YURIKO SETZER

BY Leslie Boucher, DEPUTY