

19013226

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
April 29, 1996 made by Judy Dojaquez

Trustor, to Cow County Title
Trustee, for Moapa Valley Federal Credit Union
Beneficiary, which Deed of Trust was recorded April 30, 1996
in Book 118 page 339, Document No. 105168,
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 8th day of October, 1996
Moapa Valley Federal Credit Union
BY: Darlene Van Roekel
Darlene Van Roekel
(Holder of Note and Successor Trustee)

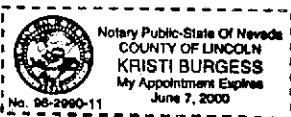
STATE OF Nevada
COUNTY OF Lincoln
ON 10-8-96
before me, the undersigned, a
Notary Public in and for said
State, personally appeared
Darlene Van Roekel

who acknowledged that s/he
executed the within instrument.

Kristi Burgess
(Notary Public)

WHEN RECORDED MAIL TO:

File No. 1013223



NO. 110237
FILED AND RECORDED AT REQUEST OF:
Cow County Title
December 17, 1997
AT 20 MINUTES PAST 3 O'CLOCK
PM IN BOOK 132 OF OFFICIAL
RECORDS PAGE 33 LINCOLN
COUNTY, NEVADA.

Yuirko Setzer
COUNTY RECORDER
by Judith Brucher, deputy
BOOK 132 PAGE 33