

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 NOVEMBER 1, 1995 made by JOSEPH C. FOX JR., A MARRIED MAN AS HIS SOLE AND SEPARATE PROPERTY 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 NOVEMBER 14, 1995 as Document Number 104291 Book 116 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 MARCH 17, 1998.

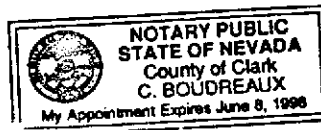
NEVADA FEDERAL CREDIT UNION


PHILIP N. CLAREY
Vice President Lending

STATE OF NEVADA)
COUNTY OF LINCOLN)

On this MARCH 17, 1998 personally appeared before me, a Notary Public in and for said County and State, PHILIP N. CLAREY, 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.


C. BOUDREAUX
NOTARY PUBLIC in and for said
County and State



WHEN RECORDED MAIL TO:

NEVADA FEDERAL CREDIT UNION
2645 S. MOJAVE ROAD
LAS VEGAS, NV 89121

NO. 110733
FILED AND RECORDED AT REQUEST OF
First American Title
March 24, 1998
AT 30 MINUTES PAST 10 O'CLOCK
AM IN BOOK 133 OF OFFICIAL
RECORDS PAGE 391 LINCOLN
COUNTY, NEVADA


Julie Boucher, Deputy

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