

SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE

ENSIGN FEDERAL CREDIT UNION, the Owner and Holder of the Note secured by the Deed of Trust dated FEB. 28, 1986, made by JACK L. CLIFTON & KATHLEEN B CLIFTON, as Trustor to CHICAGO TITLE AGENCY OF LAS VEGAS, INC., as Trustee, for the benefit of ENSIGN FEDERAL CREDIT UNION, as Beneficiary, which Deed of Trust was recorded in the Office of the County Recorder of Clark County, Nevada on MARCH 13, 1986, in Book 70 Of Official Records of Clark County, Nevada as Document No. 84684 pg. 48 hereby substitutes ENSIGN FEDERAL CREDIT UNION, as Trustee in lieu of the above-named Trustee under said Deed of Trust.

ENSIGN FEDERAL CREDIT UNION, hereby accepts said appointment as Trustee under said Deed of Trust, and as successor Trustee, and pursuant to the request of the said Owner and Holder and in accordance with the provisions of said deed of trust, does hereby RECONVEY WITHOUT WARRANTY, TO THE PERSON OR PERSONS LEGALLY ENTITLED THERETO, all the estate, title, and interest now held by it under said Deed of Trust.

IN WITNESS WHEREOF, said Owner and ENSIGN FEDERAL CREDIT UNION, Successor Trustee, have caused this instrument to be executed, each in its respective interest, this 16 Day of JUNE 1998.

ENSIGN

TRUSTEE
ENSIGN FEDERAL CREDIT UNION

BENEFICIARY:
ENSIGN FEDERAL CREDIT UNION

By: Joy Sudweeks
JOY SUDWEEKS

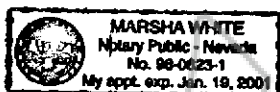
By: Joy Sudweeks
JOY SUDWEEKS

STATE OF NEVADA
COUNTY OF CLARK

On this 16th Day of June, 1998, personally appeared before me, the undersigned, a Notary Public in and for said County and State, Joy Sudweeks known by me (or proved on the basis of satisfactory evidence) to be the person Who acknowledged to me that She Executed the same.

WITNESS my hand and official seal.

Marsha White
NOTARY PUBLIC in and for said County and State.



ESCROW NO. _____
WHEN RECORDED RETURN TO:

ENSIGN FEDERAL CREDIT UNION
218 N 15th Street
Las Vegas NV 89101

NO. 111184
RECORDED AT THE OFFICE OF
First American Title
June 23, 1998

15 MONTHS PAST 9 MONTHS
AM IN BOOK 135 OF OFFICIAL
RECORDS PAGE 344

Yuriko Setzer
County Clerk
by Leticia Boucher, deputy