

SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE

NETWORK FEDERAL CREDIT UNION

_____, the Owner and Holder of the Note secured by the deed of Trust dated APRIL 1 1987, made by JERRY WAYNE CLAY AND JO ANN CLAY as Trustor to STEWART TITLE OF NEVADA as Trustee, for the benefit of NETWORK FEDERAL CREDIT UNION as Beneficiary, which Deed of Trust was recorded in the Office of the County Recorder of LINCOLN County, Nevada in Book 74, as ~~XXXXXX~~ ^{PAGE} Number 445, hereby substitutes NETWORK FEDERAL CREDIT UNION as Trustee in lieu of the above named Trustee under said Deed of Trust.

NETWORK 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.

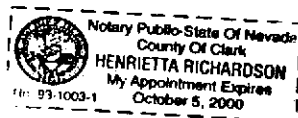
IN WITNESS WHEREOF said Owner and NETWORK FEDERAL CREDIT UNION, has caused this instrument to be executed by their duly authorized officers, this 20TH day of OCTOBER, 1998.

Janeice L. Heins
JANEICE L. HEINS
STATE OF NEVADA)
COUNTY OF CLARK)
NETWORK FEDERAL CREDIT UNION

On this 20TH day of OCTOBER, 1998, personally appeared before me, a Notary Public in and for said County and State, JANEICE L. HEINS known to me to be the person described in and who executed the foregoing instrument, who acknowledge to me that SHE executed the same freely and voluntarily and for the uses and purposes therein mentioned.

Henrietta Richardson
Notary Public

When recorded mail to:
NETWORK FEDERAL CREDIT UNION
PO BOX 434570
LAS VEGAS, NV 89133-4570



NO. 111777
FILED AND RECORDED AT REQUEST OF
Jerry Clay
October 23, 1998
AT 01 MINUTES PAST 1 O'CLOCK
PM IN BOOK 138 OF OFFICIAL
RECORDS PAGE 25 LINCOLN
COUNTY NEVADA
Jerry Setzer
COUNTY RECORDER