

SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE

The undersigned, CLARK COUNTY CREDIT UNION, as the owner and holder of the Note secured by Deed of Trust dated December 1, 1997 made by Gordon F. Yach and Margaret Joyce Yach as Trustor, to Cow County Title Company of Nevada as Trustee, for CLARK COUNTY CREDIT UNION as Beneficiary, which Deed of Trust was recorded January 9, 1998 in book 132, as Instrument No. 110323, Official Records of Clark County, Nevada, hereby substitutes Clark County Credit Union as successor Trustee in lieu of the Trustee therein.

WHEREAS said successor Trustee, pursuant to the request of said owners 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 now held by it under said Deed of Trust.

DATED this 26th day of October, 1998

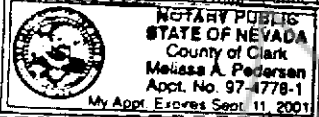
CLARK COUNTY CREDIT UNION
Andrea Abron
Andrea Abron (OWNER)
Loan Processor

CLARK COUNTY CREDIT UNION
Andrea Abron
Andrea Abron (SUCCESSOR TRUSTEE)
Loan Processor

STATE OF NEVADA)
SS:)
COUNTY OF CLARK)

On October 26th, 1998 before me a Notary Public, personally appeared Andrea Abron personally know to me (or proved to me on basis of satisfactory evidence to be the person(s) whose name is/are subscribed to this instrument and acknowledged that she/he/they executed it.

Melissa A. Pedersen
Melissa A. Pedersen, Notary Public in and for said county and state



ESCROW/ORDER NUMBER 1901772
WHEN RECORDED MAIL TO:

CLARK COUNTY CREDIT UNION
PO BOX 36490
LAS VEGAS NV 89133-6490

NO. **111805**
FILED AND RECORDED AT REQUEST OF
Cow County Title
October 28, 1998
AT 20 MINUTES PAST 4 O'CLOCK
PM IN BOOK 138 OF OFFICIAL
RECORDS PAGE 100 (INCL.)
COUNTY, NEVADA

Yuriko Setzer
by *Yuriko Setzer* deputy

(FORM/SUBSTITUTION)