

SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE

SILVER STATE SCHOOLS FEDERAL CREDIT UNION, the Owner
and holder of the Note secured by the Deed of trust dated SEPTEMBER 15, 1998
made by CHARLES E WADSWORTH AND VERLA WADSWORTH as
Trustor to FIRST AMERICAN TITLE COMPANY OF NEVADA as
Trustee, for the benefit of SILVER STATE SCHOOLS FEDERAL CREDIT UNION
as Beneficiary, which Deed of Trust was recorded in the Office of the County Recorder of
LINCOLN County, Nevada in Book 82 as Document No. 89853
hereby substitutes SILVER STATE SCHOOLS FEDERAL CREDIT UNION
as Trustee in lieu of the above named Trustee under said Deed of Trust.

SILVER STATE SCHOOLS FEDERAL CREDIT UNION, hereby accepts
said appoint 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 SUBSTITUTE TRUSTEE
has caused this instrument to be executed by their duly authorized officers,

this 21ST day of OCTOBER, 19 98.

SILVER STATE SCHOOLS FEDERAL CREDIT UNION
BENEFICIARY BY: [Signature]
DIANE SPIERS

SILVER STATE SCHOOLS FEDERAL CREDIT UNION
SUBSTITUTE
TRUSTEE BY: [Signature]
DIANE SPIERS

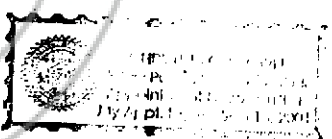
STATE OF NEVADA)
COUNTY OF CLARK)

On this 21ST day of OCTOBER, 19 98,
personally appeared before me, Notary Public in and for said County and State,
DIANE SPIERS

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.

[Signature]
NOTARY:

SEAL:



WHEN RECORDED MAIL TO:
SILVER STATE SCHOOLS FEDERAL CREDIT UNION
4221 S MCLEOD DR
LAS VEGAS, NEVADA 89121

ESCROW #:
OUR MBR #: 17539 L58
NO. 111826
FILED AND RECORDED AT REQUEST OF
COW COUNTY TITLE
NOVEMBER 4, 1998
AT 45 MINUTES PAST 3 O'CLOCK
PM IN BOOK 138 OF OFFICIAL
RECORDS PAGE 160 LINCOLN
COUNTY, NEVADA
YURIKO SETZER
COUNTY RECORDER
[Signature]
BOOK 138 PAGE 160