

**SUBSTITUTION OF TRUSTEE
AND DEED OF RECONVEYANCE**

The undersigned Moapa Valley Federal Credit Union
as the owner and holder of the Note secured by Deed of Trust dated
February 24, 1995 made by Michael G. Fewell and
Judy Fewell
Trustor, to Old Republic Title Company of Nevada
Trustee, for Moapa Valley Federal Credit Union,
Beneficiary, which Deed of Trust was recorded 3-6-95
in Book 112 Document No. 410
Official Records of Lincoln County,
State of Nevada, Hereby Substitutes Moapa Valley
Federal Credit Union as Trustee in
lieu of the Trustee therein.
Said Note, together with all other indebtedness secured by said
Deed of Trust has been fully paid and satisfied; and as Successor
Trustee the undersigned does hereby RECONVEY WITHOUT WARRANTY TO
THE PER/ON OR PERSONS LEGALLY ENTITLED THERETO, all the estate now
held by it under said DEED OF TRUST.

This 19th day of February, 1999
Moapa Valley Federal Credit Union
BY: Darlene Van Roekel
Darlene Van Roekel
(Holder of Note and Successor Trustee)

STATE OF Nevada
COUNTY OF Lincoln
ON 2-19-99

before me, the undersigned, a
Notary Public in and for said
State,
personally appeared
Darlene Van Roekel

who acknowledged that she
executed the within instrument.
Teresa M. Seevers
(Notary
Public)

WHEN RECORDED MAIL TO:



No. 112373
FILED AND RECORDED AT REQUEST OF
COV COUNTY TITLE
FEBRUARY 24, 1999
AT 00 MINUTES PAST 3 O'CLOCK
P. M. IN BOOK 140 OF OFFICIAL
RECORDS, PAGE 206, LINCOLN
COUNTY, NEVADA.

LESLIE BOUCHER
COUNTY RECORDER
Mella Lynch
DEPUTY BOOK 140 PAGE 206