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 August 21, 1996 made by James M Perkins and Ruby E Perkins Trustor, to Cow County Title Company as Trustee, for CLARK COUNTY CREDIT UNION as Beneficiary, which Deed of Trust was recorded August 27, 1996 in book 120, page 468 as File No. 105824, Official Records of Lincoln 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 21st day of July 1999

CLARK COUNTY CREDIT UNION

Ronald Salazar (OWNER)

Loan Processor

CLARK COUNTY CREDIT UNION

Ronald Salazar (SUCCESSOR TRUSTEE)

Loan Processor

STATE OF NEVADA)

SS:)

COUNTY OF CLARK)

On July 21, 1999 before me a Notary Public, personally appeared Ronald Salazar personally known 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.

Tina M. Vallejos, Notary Public In and for said county and state

NOTARY PUBLIC STATE OF NEVADA County of Clark TINA M. VALLEJOS Appt. No. 96-1382-1 My Appt. Expires Feb. 16, 2000

ESCROW/ORDER NUMBER 99-08;1324-SBD

WHEN RECORDED MAIL TO: 21C 439

CLARK COUNTY CREDIT UNION PO BOX 36490 LAS VEGAS NV 89133-6490 113142

NO. THE PROPERTY OF THE PROPER

Leslie Boucher

county accorden

By Lenesa Seeles Deputy

(FORMISUBSTITUTION)

Re: 518090-01