

19018489

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
September 22, 1998 made by Darlene F. Van Roekel

Trustor, to Cow County Title
Trustee, for Moapa Valley Federal Credit Union
Beneficiary, which Deed of Trust was recorded 9-23-99
in Book 137, Page 295-303 Document No. REPLACES 111636
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 5th day of April, 1999
Moapa Valley Federal Credit Union

BY: Georgia Butcher
Georgia Butcher
(Holder of Note and Successor Trustee)

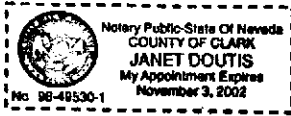
STATE OF Nevada
COUNTY OF Clark
ON 4-5-99

before me, the undersigned, a
Notary Public in and for said
State,
personally appeared
Georgia Butcher

who acknowledged that s/he
executed the within instrument.

Janet Doutis
Notary
Public)

WHEN RECORDED MAIL TO:
21C1018
Cow County Title Co
P.O. Box 3069
Hawthorne NV 89415



NO 113393
FILED AND RECORDED AT REQUEST OF
Cow County Title
Sept 23, 1999
AT 08 MINUTES PAST 04 O'CLOCK
PM IN BOOK 144 OF OFFICIAL
RECORDS PAGE 90 LINCOLN
COUNTY, NEVADA.

Leslie Boucher
COUNTY RECORDER
BY Teressa Stevens, Deput, BOOK 144 PAGE 90