

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
April 21, 1997 made by Lewis R. Kimbrough and
Margaret A. Kimbrough
 Trustor, to Cow County Title Co.
 Trustee, for Moapa Valley Federal Credit Union
 Beneficiary, which Deed of Trust was recorded 4-30-97
 in Book 127 pg 499 Document No. 449 108868
 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 10th day of February, 2000.

Moapa Valley Federal Credit Union

APN - 02-192-18

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

STATE OF Nevada
 COUNTY OF Clark
 ON 2-10-00

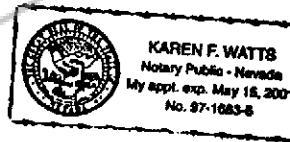
before me, the undersigned, a
 Notary Public in and for said
 State,
 personally appeared

Georgia Butcher

who acknowledged that s he
 executed the within instrument.

Karen F. Watts
 (Notary
 Public)

WHEN RECORDED MAIL TO:



No. **114006**
 FILED AND RECORDED AT REQUEST OF
Cow County Title
February 16, 2000
 AT 10 MINUTES PAST 13 O'CLOCK
 P. M. IN BOOK 146 OF OFFICIAL
 RECORDS, PAGE 308 LINCOLN
 COUNTY, NEVADA

Leslie Boucher
 COUNTY RECORDER
 By Teresa Lewis, Deputy