

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
January 04, 2000 made by Curtis Scoville and
Barbara Scoville

Trustor, to First American Title Company of Nevada,
Trustee, for Moapa Valley Federal Credit Union,
Beneficiary, which Deed of Trust was recorded 1-05-2000

in Book 145 page 498-506 Document No. 113804

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 13th day of June, 2000.

Moapa Valley Federal Credit Union

BY: Karen F. Watts
Karen F. Watts
(Holder of Note and Successor Trustee)

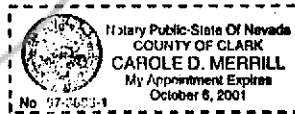
STATE OF Nevada

COUNTY OF Clark

ON 6-05-00

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

Karen F. Watts



who acknowledged that s/he
executed the within instrument.

Carole D. Merrill
(Notary
Public)

WHEN RECORDED MAIL TO:

Curtis Scoville

RC 34, Box 34

Callente, NV, 89008

NO. 114692

FILED AND RECORDED AT REQUEST OF
First American Title

June 20, 2000

AT 02 MINUTES PAST 10 O'CLOCK

AM IN BOOK 148 OF OFFICIAL

RECORDS PAGE 558 LINCOLN

COUNTY, NEVADA.

Leslie Boucher

COUNTY RECORDER

BY Debbie Sevens Deputy

BOOK 148 PAGE 558

1999-20298