

APN 02-073-12

SUBSTITUTION OF TRUSTEE

Moapa Valley Federal Credit Union, a Nevada Corporation
of the Note secured by the Deed of Trust, dated November 11, 1999, are the Owners and Holders
Lilliann Settles, husband and wife, with right of survivorship made by John Settles and
Cow County Title Company, Trustees

the benefit of Moapa Valley Federal Credit Union, a Nevada Corp., Trustee
which Deed of Trust was recorded in the Office of the County Recorder of LINCOLN, Beneficiary,
in Book 144, Page 556, as File No. 113577, herby substitutes Moapa Valley Federal
Credit Union, A Nevada Corp., as Trustee in lieu of the above named Trustee under said Deed of Trust.

IN WITNESS WHEREOF, the undersigned have caused these presents to be executed by them, this 30TH
day of MAY, 2000

STATE OF NEVADA
County of CLARK

Moapa Valley Federal Credit Union

On MAY 30, 2000, personally appeared before me, a Notary Public,
KAREN F. WATTS

By: Karen F. Watts
It's LOAN OFFICER

personally known or proved to me to be the persons whose names are subscribed to
above instrument, who acknowledged that he/she/they executed the above instrument.



My Commission expires: 12-13-03

DEED OF RECONVEYANCE

Moapa Valley Federal Credit Union, a Nevada Corp. hereby accepts said
appointment as Trustee under said Deed of Trust and, as successor Trustee, pursuant to the request of said Owner and
Holder and in accordance with the provisions of Deed of Trust, does hereby reconvey without warranty to the person or
persons legally entitled thereto, all estate now held by it under said Deed of Trust.

IN WITNESS WHEREOF, the undersigned has caused these presents to be executed by them, this 30TH
day of MAY, 2000

STATE OF NEVADA
County of CLARK

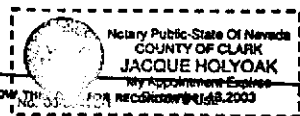
Moapa Valley Federal Credit Union

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above instrument, who acknowledged that he/she/they executed the above instrument.

Jacquie Holyoak
Notary Public
My Commission expires: 12-13-03



RECORDING REQUESTED BY:
COW COUNTY TITLE CO.
Order No.: 19019992 2/c 1150
WHEN RECORDED MAIL TO:

Cow County Title Co.
P.O. Box 610
Hawthorne NV 89415

SPACE BELOW THIS LINE FOR RECORDING NUMBER
No. 114826
FILED AND RECORDED AT REQUEST OF
Cow County Title
July 12, 2000
AT 37 MINUTES PAST 1 O'CLOCK
P. M. IN BOOK 149 OF OFFICIAL
RECORDS, PAGE 273 LINCOLN
COUNTY, NEVADA

Leslie Boucher
COUNTY RECORDER
By: Leslie Boucher BOOK 149 PAGE 273