

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

May 19th, 2000 made by Charlie Lee and Lavette Lee
husband and wife as joint tenants

Trustor, to Cow County Title Co.
Trustee, for Moapa Valley Federal Credit Union

Beneficiary, which Deed of Trust was recorded May 24, 2000
in Book 148 Document No. 233

Official Records of Clark 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 28nd day of December, 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

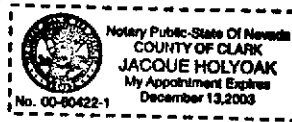
ON 12-28-00

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.

Jacquie Holyoak
(Notary Public)



WHEN RECORDED MAIL TO:

CHARLIE AND LAVETTE LEE

CLIFF HOUSE DR. HIGHWAY 93 S

CALIENTE, NV 89008

escrow # 00230009

RC 1377

NO. **116198**

FILED AND RECORDED AT REQUEST OF

Cow County Title

April 11, 2001

AT 50 MINUTES P.M. 3 O'CLOCK

P.M. IN BOOK 154 OF OFFICIAL

RECORDS PAGE 235 LINCOLN

COUNTY, NEVADA.

Jessie Boucher
COUNTY RECORDER