

03-174-10

**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
February 23, 1999 made by Sherry Kizer Wright,
Trustor, to Cow County Title Co., a Nevada Corporation
Trustee, for Moapa Valley Federal Credit Union,
Beneficiary, which Deed of Trust was recorded March 3, 1999
in Book 140/pg 338 Document No. 1111/ 112408
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.

#2001-46298

This 6th day of July, 2001.

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 07-06-01

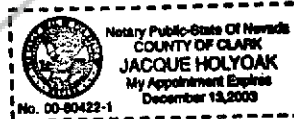
before me, the undersigned, a
Notary Public in and for said
State,
personally appeared

Karen F. Watts

who acknowledged that s he
executed the within instrument.

Jacques Holyoak
(Notary
Public)

WHEN REC
ORDED MAIL TO:



NO. **116689**

FILED AND RECORDED AT REQUEST OF
FIRST AMERICAN TITLE

JULY 26, 2001

AT 17 MINUTES PAST 04 O'CLOCK

PM IN BOOK 156 OF OFFICIAL

RECORDS PAGE 568

COUNTY RECORDER

LESLIE BOUCHER

BY Debra Lewis, DEPUTY