

SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE

#2001-47079

The undersigned Moapa Valley Federal Credit Union
as the owner and holder of the Note secured by Deed of Trust dated

August 13, 1993 made by Howard Gaylon Baker and Cynthia J. Baker; husband and Wife as Joint Tenants

Trustor, to Lawers Title of Nevada, Inc.
Trustee, for Moapa Valley Federal Credit Union,

Beneficiary, which Deed of Trust was recorded August 27, 1993
in Book 107 Document No. 109

Official Records of Clark 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 06th 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

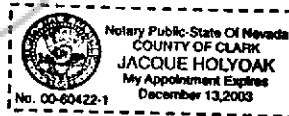
before me, the undersigned, a
Notary Public in and for said
State,
personally appeared

Karen F. Watts

who acknowledged that s he
executed the within instrument.

Jacque Holyoak
(Notary)
Public

WHEN REC
ORDED MAIL TO:



NO. 116884
FILED AND RECORDED AT REQUEST OF
FIRST AMERICAN TITLE
AUGUST 31, 2001
23 01
PM 158
LESLIE BOUCHER
COUNTY RECORDER
BY Jesse Lewis, DEPUTY