SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE

The undersigned MOAPA VALLEY FEDERAL CREDIT UNION as the owner and the holder of the Note secured by Deed of Trust dated January 5, 2000 made by Mark A. Synsteby and V. Herie J. Synsteby, husband and wife as joint tenants Trustor, to Cow County Title

As Beneficiary, which Deed of Trust was recorded January 5, 2000
in Book 145 Page No. 523 official Records of Lincoln County, State of Nevada APN# 03-121-128

Hereby Substitutes Moapa Valley Federal Credit Union as Trustee in lieu of the Trustee

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 PERSON OR PERSONS LEGALLY ENTITLED THERETO, all the estate now held by it under said DEED OF TRUST.

STARE OF Nevada
COUNTY OF Clark
on April 25, 2002 before me, the undersigned,
a notary Public in and for said State, personally
appeared Karen F. Watts who acknowledged
that she executed the within instrument.

(Notary Public)

WHI N RECORDED MAIL TO: Moana Valley Federal Credit Union P.O. Box 458 Overton, NV 89040

Moapa Valley Federal Credit Union

BY. Karen F. Watts

(Holder of Note and Successor Trustee)



totary Public-State Of Nevada COUNTY OF CLARK CAROLE D MERRILL My Appointment Expires October 6, 2005

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FIRST AMERICAN TITLE

MAY 7 2002

AT 19 MINUTES PAST4 OCCIOCK

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RECORCS. PAGE 294 LINCOLN

COUNTY, NEVADA

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