

19025443

**SUBSTITUTION OF TRUSTEE
AND DEED OF RECONVEYANCE**

APN# 02-083-04

The undersigned MOAPA VALLEY FEDERAL CREDIT UNION as the owner and the holder

of the Note secured by Deed of Trust dated September 15, 1998 by Kendall Rippetoe and

Anna M. Rippetoe, Husband and wife as joint tenants Trustor, to Cow County Title Co.,

A Nevada Corporation Trustee, for Moapa Valley Federal Credit Union As Beneficiary,

which Deed of Trust was recorded September 23, 1998 in Book 137 Page No.281

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

This 14th Day of November 2002

Moapa Valley Federal Credit Union

BY: Karen F. Watts
Karen F. Watts

(Holder of Note and Successor Trustee)

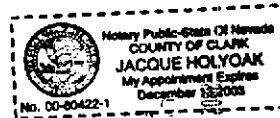
STATE OF Nevada

COUNTY OF Clark

on November 14, 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.

Jacquie Holyoak
(Notary Public)

WHEN RECORDED MAIL TO:
Moapa Valley Federal Credit Union
P.O. Box 458 Overton, NV 89040



FILED FOR RECORDING
AT THE REQUEST OF
Cow County Title
FEB 26 PM 9 51
LEGISLATIVE BUREAU
CLERK
DEP

119238

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