

SUBSTITUTION OF TRUSTEE
AND DEED OF RECONVEYANCE

APN# 106726

The undersigned MOAPA VALLEY FEDERAL CREDIT UNION as the owner and the holder of the Note secured by Deed of Trust dated January 7, 1997 by George E. Hales and Mary Ellen Hales husband and wife as joint tenants Trustor, to Cow County Title Company of Nevada A Nevada Corporation Trustee, for Moapa Valley Federal Credit Union As Beneficiary, which Deed of Trust was recorded January 17, 1997 in Book 123 No. 223 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 11th Day of December 2002

Moapa Valley Federal Credit Union

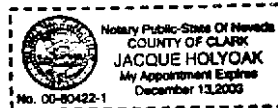
BY: Karen F. Watts
Karen F. Watts

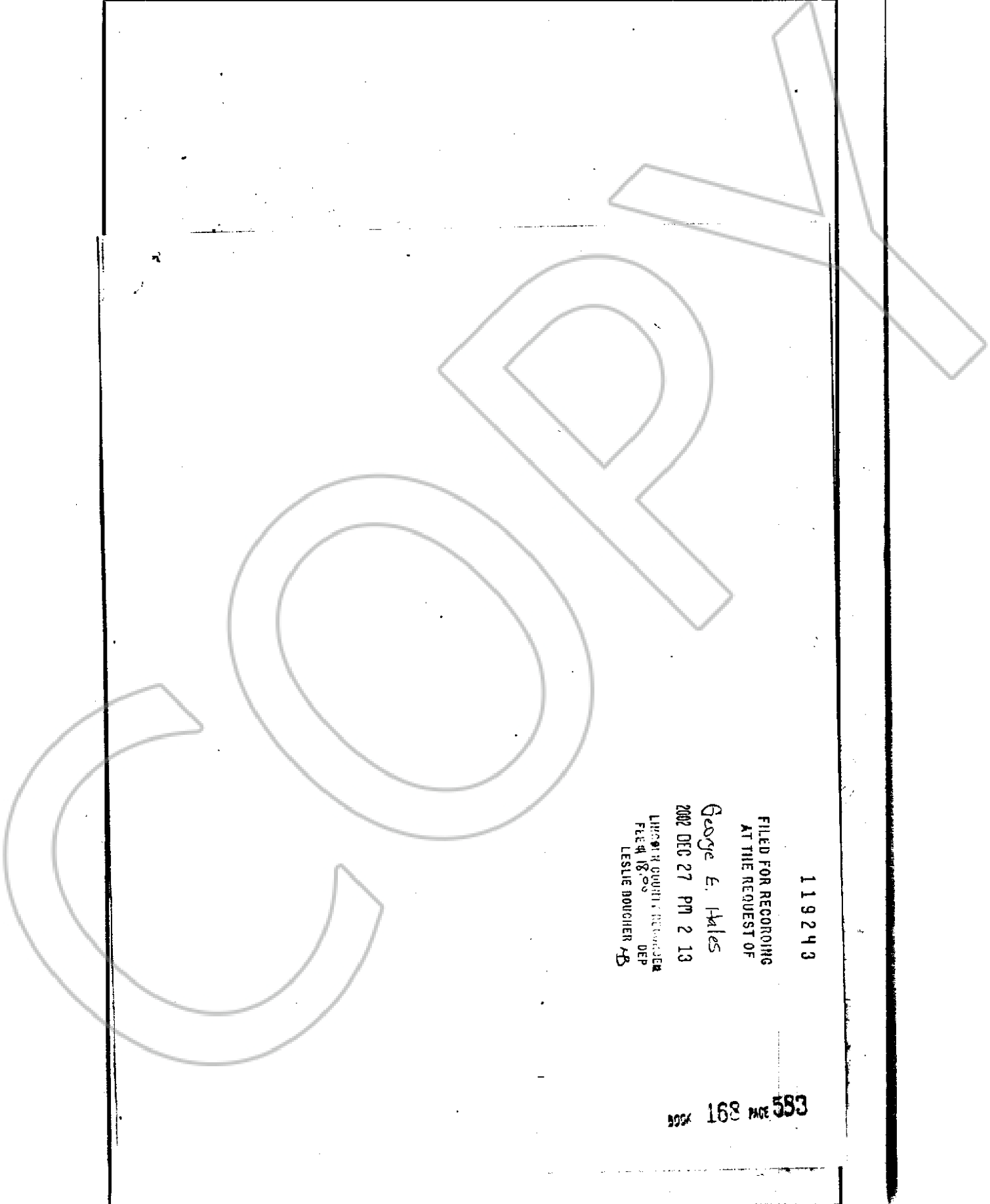
(Holder of Note and Successor Trustee)

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 E. Watts who acknowledged that she executed the within instrument.

Jacque Holyoak
(Notary Public)

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





119243

FILED FOR RECORDING
AT THE REQUEST OF

George E. Hales

2002 DEC 27 PM 2 13

LINCOLN COUNTY RECORDER
FEE \$ 18.⁰⁰
LESLIE BOUCHER AB