

19025697

**SUBSTITUTION OF TRUSTEE
AND DEED OF RECONVEYANCE**

APN# 002-072-04

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

of the Note secured by Deed of Trust dated May 24, 1999 by C. Pete Peterson and

Beverly Roe Peterson, Husband and wife as joint tenants Trustor, to First American Title

Company of Nevada, a Nevada Corporation, Trustee, for Moapa Valley Federal Credit Union

As Beneficiary, which Deed of Trust was recorded June 1, 1999 in Book 142, page 150

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

This 31th Day of December 2002

Moapa Valley Federal Credit Union

BY: Karen F. Watts
Karen F. Watts

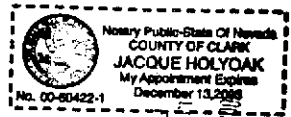
(Holder of Note and Successor Trustee)

STATE OF Nevada
COUNTY OF Clark

on December 31, 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.

Jacque 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
Clark County Title
JUN 22 PM 3 33
LESLIE DOUGHER
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