

Parcel # 065-181-08

SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE

SILVER STATE SCHOOLS FAMILY CREDIT UNION, the Owner

and holder of the Note secured by the Deed of trust dated NOVEMBER 8, 2000

made by RICHARD J MOSER, A SINGLE MAN AND ALLISON NEWLON, A SINGLE WOMAN AS JOINT TENANTS as
Trustor to FIRST AMERICAN TITLE as

Trustee, for the benefit of SILVER STATE FAMILY SCHOOLS CREDIT UNION
as Beneficiary, which Deed of Trust was recorded in the Office of the County Recorder of
LINCOLN County, Nevada in Book 152 as Instrument No. 169

hereby substitutes SILVER STATE SCHOOLS FAMILY CREDIT UNION
as Trustee in lieu of the above named Trustee under said Deed of Trust.

SILVER STATE SCHOOLS FAMILY CREDIT UNION, hereby accepts
said appoint as Trustee under said Deed of Trust and, as successor Trustee, Pursuant to the
request of said Owner and Holder and in accordance with the provisions of said Deed of Trust
does hereby reconvey to the PERSON OR PERSONS LEGALLY ENTITLED THERETO, but without
warranty, all the estate, title and interest now held by it under said Deed of Trust.

IN WITNESS WHEREOF said owner and SUBSTITUTE TRUSTEE

has caused this instrument to be executed by their duly authorized officers,

this 18TH day of FEBRUARY, 2003

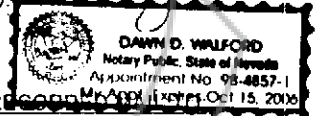
SILVER STATE SCHOOLS FAMILY CREDIT UNION / SILVER STATE SCHOOLS FAMILY CREDIT UNION
BENEFICIARY BY: [Signature] / SUBSTITUTE TRUSTEE BY: [Signature]
DIANA SWOSCHUK / DIANA SWOSCHUK

STATE OF NEVADA)
COUNTY OF CLARK)

On this 18TH day of FEBRUARY, 2003
personally appeared before me, Notary Public in and for said County and State,
DIANA SWOSCHUK

known to me to be the person described in and who executed the foregoing instrument,
who acknowledge to me that SHE executed the same freely and voluntarily and
for the uses and purposes therein mentioned.

[Signature]
NOTARY



WHEN RECORDED BY THE COUNTY CLERK
SILVER STATE SCHOOLS CREDIT UNION
PO BOX 12037
LAS VEGAS, NEVADA 89112

MAIL TAX STATEMENTS TO:
RICHARD J MOSER & ALLISON NEWLON
400 DAVENPORT LANE
LAS VEGAS, NV 89107

ESCROW #:
OUR MBR #: 72694 L51
FEB 24 10 09 AM '03
Silver State Schools Credit Union
LESLIE BOGGER