

**SUBSTITUTION OF TRUSTEE
AND DEED OF RECONVEYANCE**

The undersigned MOAPA VALLEY FEDERAL CREDIT UNION as the owner and holder of the Note secured by Deed of Trust dated February 20, 1996 made by Paul V. Long, a single man, Trustor, to Cow County Title Company, a Nevada Corporation, Trustee, for MOAPA VALLEY FEDERAL CREDIT UNION, Beneficiary, which Deed of Trust was recorded February 28, 1996 in Book 117, page 437, as Instrument No. 104842 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 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 27th day of February, 2003. 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 2/27/2003 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.

Carole D. Merrill
(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
First American Title
2003 FEB 26 PM 3 10
LESLIE DOUGHERT
LINDA COOK
FELISA
DEP
BOOK 171 PAGE 87