

**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 August 2, 2002 made by Richard Kent Bingley, an married person as his sole and separate property Trustor, First American Title Company of Nevada, Trustee, for MOAPA VALLEY FEDERAL CREDIT UNION, Beneficiary, which Deed of Trust was recorded August 15, 2002 in Book 166, as Instrument No. 118663, page 169 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 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.

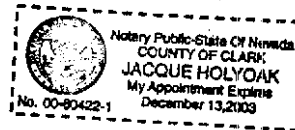
This 28th day of April, 2003. Moapa Valley Federal Credit Union  
By: Karen F. Watts  
Karen F. Watts  
(Holder of Note and Successor Trustee)

State of Nevada, County of Clark  
On 4/28/2003 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.

Jacqueline Holyoak  
(Notary Public)

WHEN RECORDED MAIL TO:

Moapa Valley Federal Credit Union  
P.O. Box 458 Overton, NV 89040



COPY

120265

FILED FOR RECORDING  
AT THE REQUEST OF

First American Title

2003 MAY 27 AM 11 57

LINCOLN COUNTY RECORDER  
FEE \$18.00  
LESLIE BOUCHER LR