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SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE

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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 October 27,2003 made by Edward A. Fruend and Dana Lee Fruend, husband and wife as joint tenants Trustor, First American Title Company of Nevada, Trustee, for MOAPA VALLEY FEDERAL CREDIT UNION, Beneficiary, which Deed of Trust was recorded Nov 18,2003 in Book 180, as Instrument No. 145 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 12 day of May, 2004.

Moapa Valley Federal Credit Union

By: TUMC Karen F. Watts

(Holder of Note and Successor Trustee)

State of Nevada, County of Clark
On 05/12/2004_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.

Amy o Jan

(Notary Public)

WHEN RECORDED MAIL TO:

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

