FILED FOR RECORDING AT THE REQUEST OF

2004 NOV 24 PM 2 35

LINCOLN COUNTY RECORDER FEE 18.20 LESLIE BOUCHER

October 27, 2004

Dear Lincoln County Recorder,

Please find and record the attached "Substitution of Trustee and Deed of Reconveyance" for my property in Caliente (Parcel # 3-033-08, BLK. 47, Lot 4).

With this reconveyance all liens should be removed from this property.

Thank you,

Michael Fewell

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 19,1999 made by Michael G. Fewell and Judy Fewell, Husband and wife as joint tenants, As Trustor Cow County Title Co., a Nevada Corporation. Trustee, for MOAPA VALLEY FEDERAL CREDIT UNION, Beneficiary, which Deed of Trust was recorded February 24,1999 in Book 112372, as Instrument No. 140 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 20 day of September, 2004.

Møapa Valley Federal Credit Union

By: Alma Karen F. Watts

(Holder of Note and Successor Trustee)

State of Nevada, County of Clark
On 09/20/2004 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.

(Notary Public)

WHEN RECORDED MAIL TO:

Moapa Valley Federal Credit Union P.O. Box 458 Overton, NV 89040 NOTARY PUBLIC
STATE OF NEVADA
County of Clark
PATRICIA GONZALES
My Appointment Expires April 21, 2008