

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS NEVADA BANK & TRUST COMPANY

is/are the present owner of a promissory note dated January 10, 1985
, executed by Lee D. & Cindy G. Maughan

in the amount of \$25,856.53, secured by deed of trust executed by
the makers of said note wherein FRONTIER TITLE COMPANY

is named as Trustee,
recorded January 24, 1985 as Document No. 81932
in Book 64, Page 137, of Official Records, in
the Office of the Recorder of Lincoln County, Nevada, and

WHEREAS the undersigned as the present beneficiary of the deed of trust
desire to change the Trustee therein, and

WHEREAS the undersigned further desire to have the property hereinafter
mentioned reconveyed by reason of the payment of the indebtedness secured
by said deed of trust;

NOW, THEREFORE, the undersigned does hereby appoint the undersigned as
Trustee under the terms of said deed of trust in the place of the original
Trustee above mentioned, with the power to perform the trusts therein
imposed, and in consideration of the payment of said indebtedness, receipt
of which is acknowledged, the undersigned as Substitute Trustee, DOES
HEREBY QUITCLAIM AND RECONVEY to the Person or Persons Legally Entitled
There to, but without warranty, all of the property covered by said Deed
of Trust now held by said Trustee under the terms of said Deed of Trust.

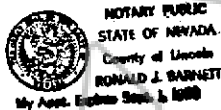
Dated this 14th day of May, 19 86

NEVADA BANK & TRUST COMPANY

BY: John F. Shiffler
John F. Shiffler, Manager

STATE OF NEVADA)
) ss.
COUNTY OF Lincoln)

On this 14th day of May, 19 86, before me, a Notary Public
appeared John F. Shiffler
known to me to be the person described in and who acknowledged that he
executed the above instrument.



Ronald J. Barnett
Notary Public

SPACE BELOW THIS LINE FOR RECORDER'S USE

RECORDING REQUESTED BY

No. 81939
FILED AND RECORDED AT REQUEST OF
Nevada Bank & Trust
May 15, 1986
AT 1 MINUTES PAST 1 O'CLOCK
P M IN BOOK 70 OF OFFICIAL
RECORDS PAGE 476 LINCOLN
COUNTY, NEVADA.

YURIKO SETZER
COUNTY RECORDER
By Mara Cordia, Deputy
BOOK 70 PAGE 476