

Lincoln County

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS Nevada Bank and Trust Company
is/are the present owner of a promissory note dated May 19, 1986
, executed by Philip L. Mathews and Lea Ann Mathews
in the amount of \$ 3,005.00, secured by deed of trust executed by
the makers of said note wherein Frontier Title Company
is named as Trustee,
recorded May 22, 1986 as Document No. 84979
in Book 70, Page 525, 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
Thereo, 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 24th day of February, 19 87.

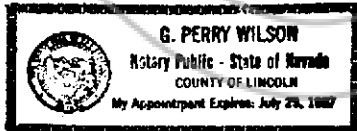
Kevin D. Smith

Kevin D. Smith

Asst. Manager

STATE OF NEVADA)
) ss.
COUNTY OF Lincoln)

On this 24th day of February, 19 87, before me, a Notary Public
appeared Kevin D. Smith Asst. Manager for Nevada Bank & Trust Company
known to me to be the person described in and who acknowledged that he
executed the above instrument.



G. Perry Wilson
Notary Public

SPACE BELOW THIS LINE FOR RECORDER'S USE

RECORDING REQUESTED BY

Nevada Bank and Trust Co.
PO Box 428
Calliente NV 89008

No. 86284
FILED AND RECORDED AT REQUEST OF
Nevada Bank & Trust
Feb. 26, 1987
AT 1 MINUTES PAST 1 O'CLOCK
P M IN BOOK 73 OF OFFICIAL
RECORDS, PAGE 651, LINCOLN
COUNTY, NEVADA.

FRANK C. HULSE
COUNTY RECORDER

By *Mara Corwin*, Deputy