

SUBSTITUTION OF TRUSTEE AND FULL RELEASE

WHEREAS Nevada Bank & Trust Company
 is/are the present owner of a promissory note dated 2-10-84
 executed by Steven R. Rowe and Jaelyn W. Rowe
 in the amount of \$ 4,056.28, secured by deed of trust executed by
 the makers of said note wherein Frontier Title Company
 recorded 2-23-84 is named as Trustee,
 as Document No. 79581
 in Book 58, Page 676, 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;

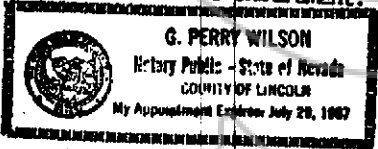
NOW, THEREFORE, the undersigned does hereby appoint the undersigned as
 Trustee under the terms of said deed of trust in the place of the original
 Trustee above mentioned, with the power to perform the trusts therein
 imposed, and in consideration of the payment of said indebtedness, receipt
 of which is acknowledged, the undersigned as Substitute Trustee, DOES
 HEREBY QUITCLAIM AND RECONVEY to the Person or Persons Legally Entitled
 Thereto, 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 1st day of December, 19 86.

Kevin D. Smith
 Kevin D. Smith, Asst. Manager

STATE OF NEVADA)
) ss.
 COUNTY OF LINCOLN)

On this 1st day of December, 19 86, 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

RECORDING REQUESTED BY

SPACE BELOW THIS LINE FOR RECORDER'S USE

FILED AND RECORDED AT REQUEST OF
87114
Titor Title Insurance
June 18, 1987
 A. 1 MINUTES PAST 1 O'CLOCK
 P. M. IN BOOK 75 OF OFFICIAL
 RECORDS, PAGE 529 LINCOLN
 COUNTY, NEVADA.
FRANK C. HULSE
 COUNTY RECORDER

By Mara Cordis Deputy