

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS Nevada Bank & Trust Company

is/are the present owner of a promissory note dated November 7, 1985  
executed by Dorothy M. Ray, a single woman and Mary K. Stewart, a single women

in the amount of \$ 8,000.00, secured by deed of trust executed by the makers of said  
note wherein Frontier Title Company, a Nevada corporation

is named as Trustee, recorded  
November 13, 1985 as Document No. 83947

in Book 68, Page 349, 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 September, 19 88.

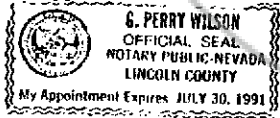
*Kevin D. Smith*

Kevin D. Smith, Asst. Manager

STATE OF NEVADA )  
COUNTY OF Lincoln )

On this 1st day of September, 19 88, 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 & Trust  
PO Box 428  
Caliente NV 89008

115. 89768  
FILED AND RECORDED AT REQUEST OF  
Nevada Bank & Trust Co.  
September 2, 1988  
At 1 MINUTES PAST 1 O'CLOCK  
P. M. IN BOOK 82 OF OFFICIAL  
RECORDS, PAGE 102 LINCOLN  
COUNTY, NEVADA.

FRANK C. HULSE  
COUNTY RECORDER

By *Mara Condie* Deputy