

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS Nevada Bank & Trust Company  
is/are the present owner of a promissory note dated December 24, 1985,  
executed by Elden Lance Adair and Vicki L. Adair, husband and wife  
in the amount of \$21,500.00, secured by deed of trust executed by the makers of said  
note wherein Ticor Title Insurance Company, a California corporation  
is named as Trustee, recorded 1-21-86  
as Document No. 84498  
in Book 69, Page 404, 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;

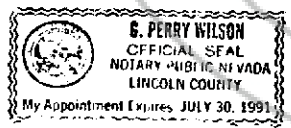
NOW, THEREFORE, the undersigned does hereby appoint the undersigned as Trustee  
under the terms of said deed of trust in the place of the original Trustee above  
mentioned, with the power to perform the trusts therein imposed, and in consideration of  
the payment of said indebtedness, receipt of which 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 27th day of November, 19 89.

Nevada Bank & Trust Company  
by: [Signature] Asst. Manager

STATE OF NEVADA )  
COUNTY OF LINCOLN )

On this 27th day of November, 1989, 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.



[Signature]  
Notary Public

Recording requested by:  
Nevada Bank & Trust Company  
PO Box 428  
Caliente, NV 89008

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**92803**  
FILED AND RECORDED AT THE OFFICE OF  
NV Bank & Trust, Caliente  
November 29, 1989  
AT 20 O'CLOCK PM ON 29 DAY OF NOVEMBER  
A 188 OFFICIAL  
RECORDS FILE 188 LINCOLN  
CO. N.Y., NEVADA.  
FRANK C. HULSE  
COUNTY RECORDER  
BY [Signature], Deputy