

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS Nevada Bank & Trust Company, PO Box 428, Caliente NV 89008
is/are the present owner of a promissory note dated December 20, 1989,
executed by Lyle B. Hurd and Merlene Hurd, husband and wife.
in the amount of \$ 8,044.97, secured by deed of trust executed by the makers of said
note wherein Land Title of Nevada, Inc.
is named as Trustee, recorded
December 28, 1989 as Document No. 93113
in Book 88, Page s 584/585, 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;

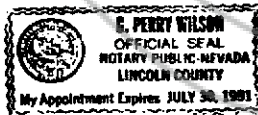
NOW, THEREFORE, the undersigned does hereby appoint the undersigned as Trustee
under the terms of said deed of trust in the place of the original Trustee above
mentioned, with the power to perform the trusts therein imposed, and in consideration of
the payment of said indebtedness, receipt of which is 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 15 day of February, 19 90.

Nevada Bank & Trust Co. by
Kevin D. Smith
Kevin D. Smith, Asst. Manager

STATE OF NEVADA)
COUNTY OF Lincoln)

On this 15th day of February, 19 90, 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

Space below this line for Recorder's use

Recording requested by:

Nevada Bank & Trust Company
PO Box 428
Caliente NV 89008

93283
RECORDED AT 11:30 AM
BY Bank & Trust
February 16, 1990
AS 00
E 89
REC- 276
COUNTY NEVADA
FRANK C. HULSE
Deputy
BOOK 89 PAGE 276