

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS Nevada Bank & Trust Company

is/are the present owner of a promissory note dated February 14, 1985,  
executed by Mildred Lena Frazier Bishop and Kenneth P. Gloeckner

in the amount of \$ 16,982.40, secured by deed of trust executed by the makers of said  
note wherein Frontier Title Company

is named as Trustee, recorded March 7, 1985  
as Document No. 82203  
in Book 64, Page 551, 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;

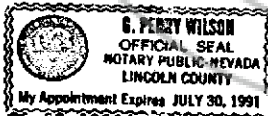
NOW, THEREFORE, the undersigned does hereby appoint the undersigned as Trustee  
under the terms of said deed of trust in the place of the original Trustee above  
mentioned, with the power to perform the trusts therein imposed, and in consideration of  
the payment of said indebtedness, receipt of which 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 25 day of February, 19 91.

Kevin D. Smith  
Kevin D. Smith, Asst. Manager for Nevada  
Bank & Trust Company

STATE OF NEVADA )  
COUNTY OF Lincoln )

On this 25th day of February, 19 91, 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

Space below this line for Recorder's use

**095934**  
No. 095934  
FILED AND RECORDED AT THE OFFICE OF  
Nevada Bank & Trust  
February 26, 1991  
AT 01 MINUTES past 1 O'CLOCK  
P.M. FEBRUARY 26, 1991 OFFICIAL  
RECORDS, PAGE 515, LINCOLN  
COUNTY, NEVADA.

YURIKO SETZER  
COUNTY RECORDER  
By [Signature], Deputy