

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS Nevada Bank & Trust Company
is/are the present owner of a promissory note dated June 30, 1987
executed by George T. Rowe and Peggy A. Rowe, Husband and Wife
in the amount of \$ 6,235.11, secured by deed of trust executed by the makers of said
note wherein Frontier Title Company, a Nevada corporation
is named as Trustee, recorded July 6, 1987
as Document No. 87201
in Book 76, Page 25, 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.

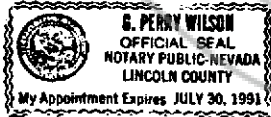
Dated this 5th day of April, 19 91.

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

STATE OF NEVADA)
COUNTY OF Lincoln)

On this 5th day of April, 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

Space below this line for Recorder's use

Recording requested by:

No. 096518
FILED AND RECORDED AT THE OFFICE OF THE
First American Title Co.
April 22, 1991
P. M. 96 OFFICE
REC. PAGE 225 LINCOLN
COUNTY, NEVADA.

YURIKO SETZER
COUNTY RECORDER
By [Signature] Deputy