

Lincoln County

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS Nevada Bank & Trust Company
is/are the present owner of a promissory note dated 12-6-88
executed by Steve T. Culverwell and Karen A. Culverwell, husband and wife
in the amount of \$ 14,311.54, secured by deed of trust executed by the makers of said
note wherein Land Title of Nevada, Inc., a Nevada corporation
is named as Trustee, recorded 12-15-88
as Document No. 90454
in Book 83, Page 415, 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;

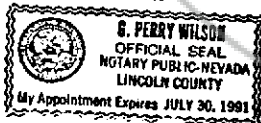
NOW, THEREFORE, the undersigned does hereby appoint the undersigned as Trustee
under the terms of said deed of trust in the place of the original Trustee above
mentioned, with the power to perform the trusts therein imposed, and in consideration of
the payment of said indebtedness, receipt of which is 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 7th day of June, 19 91.

Nevada Bank & Trust Company by:
Kevin D. Smith Asst. Mgr.
KEVIN D. SMITH

STATE OF NEVADA)
COUNTY OF LINCOLN)

On this 7th day of June, 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.



G. Perry Wilson
Notary Public

Recording requested by:

Stewart Title of Nevada
ST 91-05-0342-JD
3800 Howard Hughes Parkway #500
Las Vegas, NV 89109

Space below this line for Recorder's use

096828

No. _____
FILED A. REC'D ST OF
Dominick Belingheri
June 13, 1991
45 9 *
97 OFF 4
REC 94 LINCOLN
LINCOLN, NEVADA

Francis A. Setzer
COUNTY RECORDER