

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS Nevada Bank & Trust Company

is/are the present owner of a promissory note dated January 18, 1985,
executed by Joseph P. Gill, Jr. and Lebra H. Gill

in the amount of \$ 13,215.00, secured by deed of trust executed by the makers of said
note wherein Frontier Title Company

Frontier Title Company is named as Trustee, recorded
January 30, 1985 as Document No. 82098

in Book 64, Page 365, 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 12th day of February, 19 92.

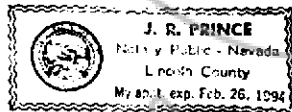
Nevada Bank & Trust Company by;

Kevin D. Smith

Kevin D. Smith, Asst. Manager

STATE OF NEVADA)
COUNTY OF Lincoln)

On this 12th day of February, 19 92, 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.



J. R. Prince
Notary Public

Space below this line for Recorder's use

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

No. 098046
FILED AND RECORDED AT REQUEST OF
Nevada Bank & Trust
February 13, 1992
AT 45 MINUTES PAST 1 O'CLOCK
P. M. IN BOOK 100 OF OFFICIAL
RECORDS, PAGE 240 LINCOLN
COUNTY, NEVADA.

YURIKO SETZER
COUNTY RECORDER

By *Shonda Zeller*, deputy