

Lincoln County

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS NEVADA BANK & TRUST CO.
is/are the present owner of a promissory note dated MARCH 20, 1991
, executed by CLARK MARION HARDY AND LORNA HARDY, HUSBAND
AND WIFE, AS JOINT TENANTS
in the amount of \$ 26,544.40 , secured by deed of trust executed by
the makers of said note wherein STEWART TITLE OF NEVADA
A NEVADA CORP. is named as Trustee,
recorded APRIL 1, 1991 as Document No. 096169 ,
in Book 95 , Page 276 , 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
Thereeto, 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 23 day of Feb , 19 93.

Edith J. Salas

EDITH SALAS, TELLER

STATE OF NEVADA)
) ss.
COUNTY OF LINCOLN)

On this 23rd day of Feb , 19 93 , before me, a Notary Public
appeared EDITH SALAS
known to me to be the person described in and who acknowledged that he
executed the above instrument.



John Clay
Notary Public - Nevada
Lincoln County
My appt. exp. June 13, 1996

John Clay
Notary Public

SPACE BELOW THIS LINE FOR RECORDER'S USE

RECORDING REQUESTED BY

NEVADA BANK & TRUST COMPANY
P. O. Box 300
Alamo, Nv. 89001

100012
FILED AND RECORDED AT REQUEST OF
Nevada Bank & Trust
February 24, 1993
I 01 MINUTES PAST 1 O'CLOCK
P.M. IN BOOK 105 OF OFFICIAL
RECORDS, PAGE 88 LINCOLN
COUNTY, NEVADA.

Yuriko Setzer
COUNTY REC. CLERK
By *Yuriko Setzer* Deputy