SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS Nevada Bank & Trust Company

is/are the present owner of a promissory note dated November 21, 1989, executed by Kevin D. Smith and Ann P. Smith, Husband and Wife as joint tennants

in the amount of $ 4,600.00, secured by deed of trust executed by the makers of said note wherein Land Title of Nevada, INC.

is named as Trustee, recorded December 1, 1989 as Document No. 92822 in Book 88, Page 226, 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 21st day of July, 19 93.

Nevada Bank & Trust by:

Tonya Smith Asst. Manager

STATE OF NEVADA)
COUNTY OF Lincoln)

On this 21st day of July, 19 93, before me, a Notary Public appeared Tonya Smith, Assistant Manager for Nevada Bank & Trust, known to me to be the person described in and who acknowledged that she executed the above instrument.

G. PERRY WILSON
Notary Public - Nevada
LINCOLN COUNTY
My appt. exp. July 30, 1995

Notary Public

Space below this line for Recorder's use

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

100647
FILED AND RECORDED AT REQUEST OF
Nevada Bank and Trust
July 22, 1993
AT 01 MINUTES PAST 3 O'CLOCK
P M IN BOOK 106 OF OFFICIAL
RECORDS, PAGE 502 LINCOLN
COUNTY, NEVADA.
Yuriko Setzer
COUNTY RECORDER
By Lydia Broches, Deputy