

Lincoln County

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS Nevada Bank & Trust Company
is/are the present owner of a promissory note dated May 5, 1986,
executed by John W. Tibbetts & Mary E. Tibbetts, Husband & Wife as Joint Tenants
in the amount of \$ 1,515.84, secured by deed of trust executed by the makers of said
note wherein Frontier Title Company
is named as Trustee, recorded
May 13, 1986 as Document No. 84932
in Book 70, Page 463, 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.

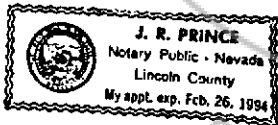
Dated this 11th day of August, 1993.

Nevada Bank & Trust by:
Olga Amato Asst. Mgr.

STATE OF NEVADA)
COUNTY OF Lincoln)

On this 11th day of August, 1993, 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.



J. R. Prince
Notary Public

Space below this line for Recorder's use

Recording requested by:

Nevada Bank & Trust
PO Box 428
Caliente, NV 89008

100752
AND RECORDED AT REQUEST OF
Nevada Bank & Trust
August 12, 1993
17 MINUTES PAST 2 O'CLOCK
P.M. IN BOOK 106 OF OFFICIAL
RECORDS, PAGE 678 LINCOLN
COUNTY, NEVADA.

Yuriko Setzer
COUNTY RECORDER
By Lebbie Brucher, Deputy