

Lincoln County

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS Nevada Bank & Trust Company
is/are the present owner of a promissory note dated September 5, 1986,
executed by Steven W. Klomp and Torrie O. Klomp, husband and wife
in the amount of \$ 24,500.00, secured by deed of trust executed by the makers of said
note wherein Frontier Title Company, a Nevada corporation
is named as Trustee, recorded 9-15-86
as Document No. 85645
in Book 72, Page 182, 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;

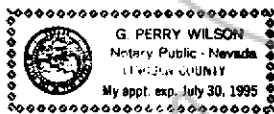
NOW, THEREFORE, the undersigned does hereby appoint the undersigned as Trustee
under the terms of said deed of trust in the place of the original Trustee above
mentioned, with the power to perform the trusts therein imposed, and in consideration of
the payment of said indebtedness, receipt of which is 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 23rd day of November, 19 93.

Nevada Bank & Trust Company by:
Kevin D. Smith Cashier

STATE OF NEVADA)
COUNTY OF Lincoln)

On this 23rd day of November, 19 93, before me, a Notary Public appeared
Kevin D. Smith, Cashier of 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

Space below this line for Recorder's use

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

101184
RECORDED AT THE OFFICE OF
Nevada Bank and Trust
November 29, 1993
20 MINUTES FAST 3
P 108
OF OFFICE
57 LINCOLN
NEVADA

Yuriko Setzer
By Leslie Brecher, Deputy