

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS Nevada Bank & Trust Company

is/are the present owner of a promissory note dated January 27, 1992,

executed by Willard A. Alger and Clare R. Alger, Husband and Wife

in the amount of \$ 12,568.00, secured by deed of trust executed by the makers of said note wherein Stewart Title of Nevada

_____ is named as Trustee, recorded

01-30-92 as Document No. 098016

in Book 100, Page 195, 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 20th day of December, 19 93.

Nevada Bank & Trust by: _____

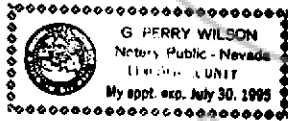
Tonya T. Smith Assistant Mgr.

STATE OF NEVADA)

COUNTY OF Lincoln)

On this 20th day of December, 19 93, before me, a Notary Public appeared

Tonya T. 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

Space below this line for Recorder's use

Recording requested by:

Nevada Bank & Trust
PO BOX 428
Caliente, NV 89008

101254

FILED AND RECORDED AT REQUEST OF
Willard A. Alger
December 20, 1993
1:30 MINUTES FAST 2 O'CLOCK P
IN BOOK 108 OF OFFICIAL
RECORDS, PAGE 166 LINCOLN
COUNTY, NEVADA.

Yuriko Setzer
By Yuriko Setzer COUNTY RECORDER
Deputy