

Lincoln County

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS Nevada Bank & Trust Company
is/are the present owner of a promissory note dated 4-27-92,
executed by James Gail Simpson and Virginia D. Simpson
in the amount of \$ 35,562.75, secured by deed of trust executed by the makers of said
note wherein Stewart Title of Nevada, a Nevada Corporation
is named as Trustee, recorded 5-11-92
as Document No. 098412
in Book 101, Page 190, 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;

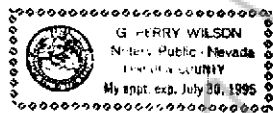
NOW, THEREFORE, the undersigned does hereby appoint the undersigned as Trustee
under the terms of said deed of trust in the place of the original Trustee above
mentioned, with the power to perform the trusts therein imposed, and in consideration of
the payment of said indebtedness, receipt of which is 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 14th day of April, 19 94.

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

STATE OF NEVADA)
COUNTY OF Lincoln)

On this 14th day of April, 19 94, 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.



Gerry Wilson
Notary Public

Space below this line for Recorder's use

Recording requested by:
When Recorded Mail To:

James Gail Simpson
P.O. Box 735
Caliente, NV 89008

101745
Nevada Title Company
April 22, 1994
P 109
331

Yuriko Setzer
By Yuriko Setzer, Deputy