

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS Nevada Bank & Trust Company

is/are the present owner of a promissory note dated September 19, 1988,  
executed by George L. and Nancy L. Beer, Husband and Wife,

in the amount of \$ 17,315.23, secured by deed of trust executed by the makers of said  
note wherein Land Title of Nevada Inc.


Land Title of Nevada Inc. is named as Trustee, recorded  
September 29, 1988 as Document No. 89931  
in Book 82, Page 334, 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 6th day of May, 1994.

Nevada Bank & Trust by:  
  
\_\_\_\_\_  
Manager

STATE OF NEVADA )  
COUNTY OF Lincoln )

On this 6th day of May, 1994, before me, a Notary Public appeared  
Frank Apodaca, Manager for Nevada Bank & Trust Company,  
known to me to be the person described in and who acknowledged that he executed  
the above instrument.



TONYA T. SMITH  
Notary Public - Nevada  
Lincoln County  
My appt. exp. Jan. 18, 2000

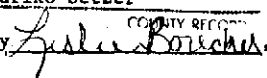
  
\_\_\_\_\_  
Notary Public

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Recording requested by:

Nevada Bank & Trust  
PO BOX 428  
Caliente, NV 89408

No. 101840  
FILED AND RECORDED AT REQUEST OF  
Dominick Balingheri  
May 12, 1994  
7:55 MINUTES PAST 10 O'CLOCK  
A.M. IN BOOK 109 OF OFFICIAL  
RECORDS, PAGE 484 LINCOLN  
COUNTY, NEVADA.

Yuriko Setzer  
By  COUNTY RECORDER Deputy