SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS Ernest D. Charter, Barbara Charter and Herman Dale Beardsley

is/are the present owner of a promissory note dated February 1, 1991, executed by Daniel A. Chavez and Teresa Chavez

in the amount of $20,714.00, secured by deed of trust executed by the makers of said note wherein Ticor Title Insurance Company

is named as Trustee, recorded April 2, 1991 as Document No. 096182 in Book 95, Page 292, 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 7th day of September, 19 94.

Barbara L. Charter

Herman Dale Beardsley

Ernest D. Charter

STATE OF NEVADA)
COUNTY OF Lincoln)

On this 7th day of September, 19 94, before me, a Notary Public appeared Ernest D. Charter, Barbara Charter and Herman Dale Beardsley, known to me to be the person described in and who acknowledged that the executed the above instrument.

FRANK I. APODACA
Notary Public - Nevada
Lincoln County
My appt. exp. Apr. 27, 1998

Notary Public

Space below this line for Recorder's use

Recording requested by:

102384

FILED AND RECORDED AT REQUEST OF
Karen Plunkett
September 9, 1994
55 MINUTES PAST 10 O'CLOCK
A.M. IN BOOK 110 OF OFFICIAL
RECORDS PAGE 687 LINCOLN
COUNTY NEVADA.
Yuriko Setzer
COUNTY RECORDER
By Leslie Boeche, Deputy