

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS Nevada Bank & Trust Company

is/are the present owner of a promissory note dated 12-10-85,
executed by Richard B. Miller and Janene K. Miller, Husband and Wife

in the amount of \$ 14,000.00, secured by deed of trust executed by the makers of said
note wherein Ticor Title Insurance Company

is named as Trustee, recorded
January 2, 1986 as Document No. 84395

in Book 69, Page 263, 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 30th day of January, 1995.

Nevada Bank & Trust by:

Tonya T. Smith Assistant Manager

STATE OF NEVADA)
COUNTY OF Lincoln)

On this 30th day of January, 1995, 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.



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

[Signature]
Notary Public

Recording requested by:

Nevada Bank & Trust
PO BOX 428
Caliente, NV 89008

Space below this line for Recorder's use

No. 103026

FILED AND RECORDED AT REQUEST OF
NEVADA BANK & TRUST

FEBRUARY 1, 1995

AT 30 MINUTES PAST 3 O'CLOCK
P.M. IN BOOK 112 OF OFFICIAL
RECORDS, PAGE 243 LINCOLN
COUNTY, NEVADA.

YURIKO BETZER

[Signature] COUNTY RECORDER, DEPUTY