SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS Nevada Bank & Trust Company

is/are the present owner of a promissory note dated March 18, 1994,

executed by Mary Frances Fernandez

in the amount of $ 4,093.00 ,secured by deed of trust executed by the makers of said note wherein Stewart Title of Nevada

is named as Trustee, recorded March 22, 1994 as Document No. 101653

in Book 109, Page 149, 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 3rd day of February, 19 95.

Nevada Bank & Trust by:

Tonya L. Smith Assistant Manager

STATE OF NEVADA)
COUNTY OF Lincoln)

On this 3rd day of February, 19 95, before me, a Notary Public appeared Tonya T. Smith, Assistant Manager for Nevada Bank & Trust Company, known to me to be the person described in and who acknowledged that she 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:

Nevada Bank & Trust Company
PO BOX 428
Caliente, NV 89008

103099
WHEN RECORDED AT REQUEST OF
DOMINICK BELINGHERI
FEBRUARY 13, 1995
AT 07 MINUTES PAST 2 O'CLOCK
P. M. BOOK 112 OF OFFICIAL
RECORDS PAGE 345 LINCOLN
COUNTY, NEVADA.
YURIKO SETZER
BY Leslie Boucher, DEPUTY