

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS Nevada Bank & Trust Company
is/are the present owner of a promissory note dated 3/30/95
executed by Devon S Porter and Julene K. Porter, Husband and Wife
in the amount of \$ 87,429.75, secured by deed of trust executed by the makers of said
note wherein United Title of Nevada
is named as Trustee, recorded
3/30/95 as Document No. 103258
in Book 112, Page 605, 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;

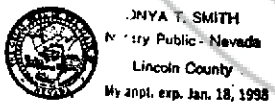
NOW, THEREFORE, the undersigned does hereby appoint the undersigned as Trustee
under the terms of said deed of trust in the place of the original Trustee above
mentioned, with the power to perform the trusts therein imposed, and in consideration of
the payment of said indebtedness, receipt of which is 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 18 day of July, 19 95

Nevada Bank & Trust By: [Signature] Manager

STATE OF NEVADA)
COUNTY OF Lincoln)

On this 18 day of July, 19 95, 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.



Janya T. Smith
Notary Public

Recording requested by:
Nevada Bank & Trust Company
PO Box 428
Calliente, NV 89008

Space below this line for Recorder's use

103772
ALSO FILED WITH THE DEEDS OF
United Title
July 31, 1995
11:25 AM, AUGUST 1, 1995
A. H. BUCK 114 OF OFFICIAL
RECORDS, PAGE 551 LINCOLN
COUNTY, NEVADA.
Yuriko Setzer
By [Signature] COUNTY RECORDER, Deputy