

Lincoln County

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS Nevada Bank & Trust Company

is/are the present owner of a promissory note dated 5/27/94,
executed by Judith Ann Joseph, an unmarried woman

in the amount of \$ 50,927.80, secured by deed of trust executed by the makers of said
note wherein Fidelity National Title

 is named as Trustee, recorded
6/3/94 as Document No. 101900

in Book 109, 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 11 day of September, 19 95.

Nevada Bank & Trust By:
[Signature] Manager

STATE OF NEVADA)
COUNTY OF Lincoln)

On this 11 day of September, 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.



TONYA T. SMITH
Notary Public - Nevada
Lincoln County
My appt. exp. Jan. 18, 1998

[Signature]
Notary Public

Space below this line for Recorder's use

Recording requested by:

WHEN RECORDED MAIL TO:
Fidelity National Title
3811 W. Charleston #210
Las Vegas, NV 89102
9510 0778 PF

104099

RECORDED AT REC. 10:
Cow County Title
October 18, 1995
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RECORDING PAGE 416

Yuriko Setzer
By [Signature] deputy