

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS Nevada Bank & Trust Company
is/are the present owner of a promissory note dated August 16, 1991,
executed by Paul S. Brown, a single man
in the amount of \$ 37,731.80, secured by deed of trust executed by the makers of said
note wherein First American Title Company of Nevada
is named as Trustee, recorded August 27, 1991
as Document No. 97281
in Book 98, Page 60, 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;

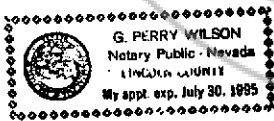
NOW, THEREFORE, the undersigned does hereby appoint the undersigned as Trustee
under the terms of said deed of trust in the place of the original Trustee above
mentioned, with the power to perform the trusts therein imposed, and in consideration of
the payment of said indebtedness, receipt of which is 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 30 day of August, 19 93.

Kevin D. Smith
Kevin D. Smith, Asst. Manager

STATE OF NEVADA)
COUNTY OF Lincoln)

On this 30 day of August, 19 93, before me, a Notary Public appeared
Kevin D. Smith, Asst. Manager for Nevada Bank & Trust Company
known to me to be the person described in and who acknowledged that he executed
the above instrument.



G. Perry Wilson
Notary Public

Space below this line for Recorder's use

Recording requested by:

Lawyers Title of Nevada
1050 E. Flamingo #180
Las Vegas, NV 89119
93-05-312 MVH
AUDIT DEPARTMENT

104226
FILED AND RECORDED AT REQUEST OF
LAWYERS TITLE
NOVEMBER 8, 1995
AT 01 MINUTES PAST 11 O'CLOCK
P.M. IN BOOK 115 OFFICIAL
RECORDS PAGE 684 LINCOLN
COUNTY, NEVADA
YURIKO SETZER
BY Julia Baucher, DEPUTY