

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS Gerard J. Bernier and Valerie V. Bernier, husband and wife as Joint Tenants

is/are the present owner of a promissory note dated 1/25/88

executed by Richard W. Katschke and Karen T. Katschke, husband and wife and Mary C. Katschke a widow

in the amount of \$ 10,700.00, secured by deed of trust executed by the makers of said note wherein Land Title of Nevada

is named as Trustee, recorded

3/25/88

as Document No. 88434

in Book 79, Page 177, 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.

4211364

Dated this 2 day of January, 1996.

Gerard J. Bernier
Valerie V. Bernier

STATE OF NEVADA)
COUNTY OF Lincoln)

On this 2 day of January, 1996, before me, a Notary Public appeared

Gerard J. Bernier and Valerie V. Bernier known to me to be the person described in and who acknowledged that he executed the above instrument.



FRANK L. ARODACA
Notary Public - Nevada
Lincoln County
My appt. exp. Apr. 27, 1998

[Signature]
Notary Public

Space below this line for Recorder's use

Recording requested by:

Nevada Bank & Trust
PO Box 428
Caliente, NV 89008

104560

First American Title
January 16, 1996

57 12
P 117
26

Yuriko Setzer

By [Signature] deputy