



WHEN RECORDED MAIL TO:
First American Title Company of Nevada
P. O. Box 1048 (685 Lyons Avenue)
Ely, NV 89301

104563

FILED AND RECORDED AT REQUEST OF
First American Title
January 16, 1996
AT 15 MINUTES PAST 1 O'CLOCK
LINCOLN COUNTY NEVADA RECORDER
Yuriko Setzer
By Julie K. Brucher, deputy
SPACE ABOVE THIS LINE FOR RECORDER'S USE

SUBSTITUTION OF TRUSTEE

WHEREAS, STEVEN T. GULVERWELL AND KAREN GULVERWELL, husband and wife
was the original Trustor, STEWART TITLE OF NEVADA, A NEVADA CORPORATION
was the original Trustee, and NEVADA BANK AND TRUST COMPANY
is the Beneficiary under
that certain Deed of Trust, dated July 23, 1993, recorded 072993, as
document No. 100703, in Book 106, Page 582 of Official
Records of LINCOLN COUNTY County, Nevada; and

WHEREAS, the undersigned desires to substitute a new Trustee under said Deed of Trust in the place and stead of
STEWART TITLE OF NEVADA, A NEVADA CORPORATION

NOW THEREFORE, the undersigned hereby substitutes NEVADA BANK AND TRUST COMPANY
Corporation, as Trustee under said Deed of Trust whose address is P. O. Box 1048 (685 Lyons Avenue)
Ely, NV 89301

Dated:
November 22, 1995

Beneficiary:
NEVADA BANK AND TRUST COMPANY

[Signature] Manager

STATE OF NEVADA }
COUNTY OF LINCOLN } SS

On January 11 1996
personally appeared before me, a Notary Public (or
judge or other authorized person, as the case may be),
Frank Apodaca

personally known (or proved) to me to be the person
whose name is subscribed to the above instrument who
acknowledged that he executed the instrument.

Tonya T. Smith
Signature



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