

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS Nevada Bank & Trust Company
 is/are the present owner of a promissory note dated 2/10/95,
 executed by Carl Gartrell and Roxanne Gartrell, husband and wife as joint tenants
 in the amount of \$ 19,554.21, secured by deed of trust executed by the makers of said
 note wherein United Title of Nevada
 is named as Trustee, recorded
2/10/95 as Document No. 103084
 in Book 112, Page 320, 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.

551174

Dated this 23 day of April, 1996.

Nevada Bank & Trust Company By:

J.R. Prince President

STATE OF NEVADA)
 COUNTY OF Lincoln)

On this 23 day of April, 1996, before me, a Notary Public appeared

James R. Prince President for Nevada Bank & Trust Company
 known to me to be the person described in and who acknowledged that he executed the above instrument.



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

[Signature]
 Notary Public

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Recording requested by:

Nevada Bank & Trust Company
 PO Box 428
 Caliente, NV 89008

105103
 First American Title
 April 23, 1996
 118
 300
 Yuriko Setzer
 By Julie Boucher, deputy