

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS Nevada Bank & Trust Company

is/are the present owner of a promissory note dated July 26, 1993,  
executed by Steven T. and Karen A. Culverwell, Husband and Wife

in the amount of \$ 3,500.00, secured by deed of trust executed by the makers of said  
note wherein Stewart Title of Nevada

Stewart Title of Nevada is named as Trustee, recorded  
July 26, 1993 as Document No. 100658

in Book 106, Page 531, 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 23 day of July, 1996.

Nevada Bank & Trust by:  
[Signature]  
Manager

STATE OF NEVADA )  
COUNTY OF Lincoln )

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

Frank Apodaca, Manager for Nevada Bank & Trust  
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:

Nevada Bank & Trust  
PO Box 428  
Caliente, NV 89008

**105497**  
RECORDED AT REC. OFF.  
STEVEN T. CULVERWELL  
JULY 24, 1996 5:22  
50...MAY 12...  
E.A. RECORDS...119...  
BOOKS, PAGE 573  
LINCOLN, NEVADA.

YURIKO SETZER  
BY [Signature] DEPUTY