

Lincoln County

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS Nevada Bank & Trust Company

is/are the present owner of a promissory note dated 8-15-90,

executed by Steven T. Culverwell and Karen A. Culverwell, husband & wife

in the amount of \$ 18,000.00, secured by deed of trust executed by the makers of said note wherein First American Title Company of Nevada

is named as Trustee, recorded

September 17, 1990 as Document No. 094911

in Book 92, Page 197, 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 Company 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

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Recording requested by:

Nevada Bank & Trust
PO Box 428
Caliente, NV 89008

105498

ATTEST AT REC'D
STEVEN T. CULVERWELL
JULY 24, 1996
50...
BOOK...119...
PAGES...574...
LINCOLN COUNTY, NEVADA.

YURIKO SETZER
BY [Signature] DEPUTY