

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS NEVADA BANK AND TRUST COMPANY  
is/are the present owner of a promissory note dated JULY 22, 1996,  
executed by JEANETT D MCCROSKY AND WILLIAM L MCCROSKY, HUSBAND AND WIFE AS  
JOINT TENANTS  
in the amount of \$ 20,214.00, secured by deed of trust executed by the makers of said  
note wherein FIRST AMERICAN TITLE COMPANY OF NEVADA  
is named as Trustee, recorded July 23, 1996  
as Document No. 105483  
in Book 119, Page 533, 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 4th day of NOVEMBER, 19 96.

NEVADA BANK & TRUST BY:  
  
MANAGER

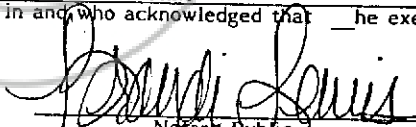
STATE OF NEVADA )  
COUNTY OF LINCOLN )

On this 4th day of NOVEMBER, 19 96, before me, a Notary Public appeared

FRANK APODACA MANAGER FOR NEVADA BANK & TRUST COMPANY  
known to me to be the person described in and who acknowledged that he executed  
the above instrument.



BRANDI LEWIS  
Notary Public - Nevada  
My appt. exp. Mar. 25, 2000  
No. 98-2188-11

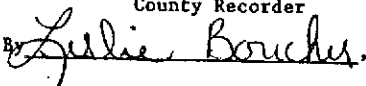
  
Notary Public

Recording requested by:

NEVADA BANK & TRUST CO  
PO BOX 428  
CALIENTE NV 89008

Space below this line for Recorder's use

NO. 106260  
Filed And Recorded At Request Of  
Nevada Bank And Trust Company  
November 4, 1996  
At 40 Minutes Past 4 O'Clock  
P M In Book 122 Of Official Records  
Page 41 Lincoln County Nevada.

Yuriko Setzer  
County Recorder  
  
deputy