

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS NEVADA BANK AND TRUST COMPANY

is/are the present owner of a promissory note dated 5-20-1996,
executed by PAM STILTJES, A WIDOW

in the amount of \$55,655.96, secured by deed of trust executed by the makers of said
note wherein FIRST AMERICAN TITLE

is named as Trustee, recorded
5-21-1996 as Document No. 105239
in Book 118, Page 594, 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 18 day of NOVEMBER, 1996.

NEVADA BANK AND TRUST BY:

[Signature]
MANAGER

STATE OF NEVADA)
COUNTY OF LINCOLN)

On this 18 day of NOVEMBER, 1996, before me, a Notary Public appeared

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



BRAND LEWIS
Notary Public - Nevada
My appt. exp. Mar. 25, 2000
No. 96-2166-11

[Signature]
Notary Public

Space below this line for Recorder's use

Recording requested by:

NEVADA BANK & TRUST CO
PO BOX 428
CALIENTE NV 89008

NO. 106327
Filed And Recorded At Request Of
First American Title
November 19, 1996
At 57 Minutes Past 2 O'Clock
P M In Book 122 Of Official Records
Page 188 Lincoln County Nevada.

Yuriko Setzer
County Recorder
by [Signature] deputy