

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS NEVADA BANK & TRUST

is/are the present owner of a promissory note dated MAY 11, 1995,
executed by BILL W. BROWN & DENICE BROWN, husband and wife

in the amount of \$ 15,210.00, secured by deed of trust executed by the makers of said
note wherein FIRST AMERICAN TITLE COMPANY OF NEVADA, a Nevada corporation
is named as Trustee, recorded
JUNE 5, 1995 as Document No. 103576

in Book 114, Page 05, 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 13th day of JANUARY, 19 97.

NEVADA BANK & TRUST CO.
Karen F. Watts
BY: KAREN F. WATTS

STATE OF NEVADA)
COUNTY OF ELKO)

On this 13th day of JANUARY, 19 97, before me, a Notary Public appeared

KAREN F. WATTS
known to me to be the person described in and who acknowledged that 5 he executed
the above instrument.



James A. Wadsworth
Notary Public - Nevada
My appl. exp. Oct. 30, 1999
No. 95-1408-6

James A. Wadsworth
Notary Public

Space below this line for Recorder's use

Recording requested by:

NEVADA BANK & TRUST
976 IDAHO STREET
ELKO, NV 89801

NO. **108004**
Filed And Recorded At Request Of
NEVADA BANK & TRUST
JANUARY 30, 1997
At 02 Minutes Past 4 O'Clock
P M In Book 125 Of Official Records
Page 402 Lincoln County Nevada.

YURIKO SETZER
County Recorder
BY *Zelie Boucher*, DEPUTY