

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS NEVADA BANK & TRUST

is/are the present owner of a promissory note dated AUGUST 11, 1992,
executed by JOEL DAVID AND DENISE SHUMWAY

in the amount of \$ 29,189.52, secured by deed of trust executed by the makers of said
note wherein STEWART TITLE OF NEVADA, A NEVADA CORPORATION

is named as Trustee, recorded
as Document No. 099245

In Book 103, Page 50, 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 24th day of APRIL, 19 97.

NEVADA BANK & TRUST

Edith J. Salas

BY: EDITH SALAS, HEAD TELLER

STATE OF NEVADA)
COUNTY OF LINCOLN)

On this 24th day of APRIL, 19 97, before me, a Notary Public appeared
EDITH SALAS

known to me to be the person described in and who acknowledged that S he executed
the above instrument.



JoAnn Clay
Notary Public - Nevada
My appt. exp. June 13, 2008
No. 02-0288-01

JoAnn Clay
Notary Public

Recording requested by:

Space below this line for Recorder's use

NO. **108855**
Filed And Recorded At Request Of
First American Title
April 29, 1997
At 08 Minutes Past 2 O'Clock
P M In Book 127 Of Official Records
Page 460 Lincoln County Nevada.

Yuriko Setzer
County Recorder
by Jessie Boucher, deputy