

Lincoln County

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS NEVADA BANK & TRUST COMPANY

is/are the present owner of a promissory note dated MARCH 13, 1989,
executed by KEVIN D. SMITH AND ANN P. SMITH HUSBAND AND WIFE AS JOINT TENANTS

in the amount of \$ 40,300.00, secured by deed of trust executed by the makers of said
note wherein LAND TITLE OF NEVADA INC

is named as Trustee, recorded 03-30-89
as Document No. 90925

in Book 84, Page 351, 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 20th day of AUGUST, 19 97.

NEVADA BANK & TRUST COMPANY BY:

Mary Cardinal LOAN OFFICER

STATE OF NEVADA)
COUNTY OF LINCOLN)

On this 20th day of AUGUST, 19 97, before me, a Notary Public appeared

MARY CARDINAL, LOAN OFFICER FOR NEVADA BANK & TRUST COMPANY
known to me to be the person described in and who acknowledged that She executed
the above instrument.



FRANK I. APODACA
Notary Public - Nevada
Lincoln County
My appt. exp. Apr. 27, 1998

[Signature]
Notary Public

Space below this line for Recorder's use

Recording requested by:

NEVADA BANK & TRUST CO.
PO BOX 428
CALIENTE NV 89008
(702) 726-3135

NO. 109592

FILED AND RECORDED AT REQUEST OF
NEVADA BANK & TRUST
AUGUST 20, 1997

AT 55 MINUTES PAST 4 O'CLOCK

PM IN BOOK 130 OF OFFICIAL

RECORDS PAGE 05 LINCOLN

COUNTY, NEVADA

YURIKO SETZER

COUNTY RECORDER

BY [Signature] DEPUTY