

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS Nevada Bank & Trust Company

is/are the present owner of a promissory note dated November 4, 1996  
executed by Jeanett D. McCrosky and William T. McCrosky Husband and Wife as Joint  
Tenants

in the amount of \$ 24,557.81, secured by deed of trust executed by the makers of said  
note wherein First American Title Company of Nevada

is named as Trustee, recorded November 4, 1996  
as Document No. 106261

in Book 122, Page 42, 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 29th day of September, 19 97.

Nevada Bank & Trust Company by:  
Mary Cardinal Loan Officer

STATE OF NEVADA )  
COUNTY OF Lincoln )

On this 29th day of September, 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 appl. exp. Apr. 27, 1998

[Signature]  
Notary Public

Recording requested by:

Nevada Bank & Trust Co.  
PO Box 428  
Caliente NV 89008

Space below this line for Recorder's use

NO. 109758

FILED AND RECORDED AT REQUEST OF

Nevada Bank & Trust

September 29, 1997

AT 14 MINUTES PAST 9 O'CLOCK

AM IN BOOK 130 OF OFFICIAL

RECORDS PAGE 409 LINCOLN

COUNTY, NEVADA.

Yuriko Setzer

COUNTY RECORDER

by Lushie Boucher, deputy