SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS Nevada Bank & Trust Company

is/are the present owner of a promissory note dated June 17th, 1992, executed by Michael Jay Tobler and Karen S. Tobler, husband and wife

in the amount of $ 3,030.00, secured by deed of trust executed by the makers of said note wherein Frontier Title Company, a Nevada Corporation is named as Trustee, recorded June 23rd, 1992 as Document No. 098588 in Book 101, Page 547, 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 3rd day of October, 19 97.

Nevada Bank & Trust by:
Mary Cardinal Loan Officer

STATE OF NEVADA)
COUNTY OF Lincoln)

On this 3rd day of October, 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 S he executed the above instrument.

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

Notary Public

Space below this line for Recorder's use

Recording requested by:

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

NO. 109782
FILED AND RECORDED AT REQUEST OF
NEVADA BANK & TRUST
OCTOBER 6, 1997
AT 55 MINUTES PAST 12 O'CLOCK
PM IN BOOK 130 OF OFFICIAL
RECORDS PAGE 452 LINCOLN
COUNTY, NEVADA.
YURIKO SETZER
COUNTY RECORDER
BY Leslie Boucher, DEPUTY

BOOK 130 PAGE 452