SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS NEVADA BANK & TRUST COMPANY

is/are the present owner of a promissory note dated 1-17-89,

executed by JUDITH A JOSEPH, A SINGLE WOMAN

in the amount of $ 81,270.40 ,secured by deed of trust executed by the makers of said note wherein LAND TITLE OF NEVADA INC

is named as Trustee, recorded 2-6-89

as Document No. 90660

in Book 84, Page 19, 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 1st day of December, 19 97.

Mary Cardinal

Mary Cardinal, Loan Officer

STATE OF NEVADA)
COUNTY OF Lincoln)

On this 1st day of December, 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 a 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 Company
PO Box 428
Caliente, NV 89008

NO. 116208

FILED AND RECORDED AT REQUEST OF
FIRST AMERICAN TITLE
DECEMBER 9, 1997
AT 17 MINUTES PAST 3 O'CLOCK
PM IN BOOK 131 OF OFFICIAL
RECORDS PAGE 572 LINCOLN
COUNTY, NEVADA.
YURIKO SETZER
COUNTY RECORDER
BY Yuriko Setzer, DEPUTY

BOOK 131 PAGE 572