

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS WESLEY A HOLT AND CHARLENE HOLT
HUSBAND AND WIFE AS JOINT TENANTS
 is/are the present owner of a promissory note dated 5-20-97,
 executed by FRANKLIN I APODACA AND CINDY F APODACA
HUSBAND AND WIFE AS JOINT TENTANTS
 in the amount of \$ 35,000.00, secured by deed of trust executed by the makers of said
 note wherein FIRST AMERICAN TITLE COMPANY OF NEVADA
 is named as Trustee, recorded 5-20-97
 as Document No. 108976
 in Book 128, Page 122, 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 20 day of MAY, 1997.

Wesley A Holt
Charlene Holt

STATE OF NEVADA)
 COUNTY OF LINCOLN)

On this 20 day of MAY, 1997, before me, a Notary Public appeared
WESLEY A HOLT AND CHARLENE HOLT
 known to me to be the person described in and who acknowledged that THe executed
 the above instrument.



BRANDI LEWIS
 Notary Public - Nevada
 My appl. exp. Mar. 25, 2000
 No. 96-2186-11

Brandi Lewis
 Notary Public

Space below this line for Recorder's use

Recording requested by:

NEVADA BANK & TRUST COMPANY
 PO BOX 428
 CALIENTE, NV 89008

NO. 110242
 FILED AND RECORDED AT REQUEST OF
Karen Plunkett
December 18, 1997
 AT 25 MINUTES PAST 3 O'CLOCK
PM IN BOOK 132 OF OFFICIAL
 RECORDS PAGE 56 LINCOLN
 COUNTY, NEVADA
 Yuriko Setzer
 COUNTY RECORDER
Julie Knecher deputy