

Lincoln County

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS NEVADA BANK & TRUST CO.
is/are the present owner of a promissory note dated 4-16-97,
executed by PATRICK AND DIANE KELLEY, HUSBAND AND WIFE AS JOINT TENANTS
in the amount of \$42,000.00, secured by deed of trust executed by the makers of said
note wherein FIRST AMERICAN TITLE CO
is named as Trustee, recorded 4-22-97
as Document No. 108819
in Book 127, Page 352, 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;

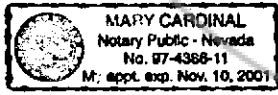
NOW, THEREFORE, the undersigned does hereby appoint the undersigned as Trustee
under the terms of said deed of trust in the place of the original Trustee above
mentioned, with the power to perform the trusts therein imposed, and in consideration of
the payment of said indebtedness, receipt of which is 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 7th day of JANUARY, 19 98.

NEVADA BANK & TRUST BY:
[Signature] MANAGER

STATE OF NEVADA)
COUNTY OF LINCOLN)

On this 7th day of JANUARY, 19 98, before me, a Notary Public appeared
FRANK APODACA, MANAGER FOR NEVADA BANK & TRUST CO.
known to me to be the person described in and who acknowledged that he executed
the above instrument.



[Signature]
Notary Public

Space below this line for Recorder's use

Recording requested by:
NEVADA BANK & TRUST CO
PO BOX 428
CALIENTE, NV 89008

110383
FIRST AMERICAN TITLE
JANUARY 27, 1998
20 MINUTE PART 1 BLOCK
PM 132 OF OFFICIAL
CORDS PAGE 364 LINCOLN
COUNTY, NEVADA
YURIKO SETZER
COUNTY RECORDER

By [Signature] DEPUTY
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