

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS Nevada Bank & Trust Company  
is/are the present owner of a promissory note dated January 9, 1995,  
executed by Jeanett D. and William L. McCrosky, husband and wife  
in the amount of \$ 5,078.00, secured by deed of trust executed by the makers of said  
note wherein Stewart Title of Nevada  
is named as Trustee, recorded January 12, 1995  
as Document No. 102927  
in Book 112, Page 96, 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 April, 1998.

Nevada Bank & Trust Company by:  
Mary Cardinal Loan Officer

STATE OF NEVADA )  
COUNTY OF Lincoln )

On this 1st day of April, 1998, 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 L. APODACA  
Notary Public - Nevada  
Lincoln County  
My appt. exp. Apr. 27, 1998

[Signature]  
Notary Public

Space below this line for Recorder's use

Recording requested by:

Nevada Bank & Trust Co.  
PO Box 428  
Caliente, NV 89008  
(702) 726-3135

NO. 110782  
FILED AND RECORDED AT REQUEST OF  
NEVADA BANK & TRUST CO.  
APRIL 2, 1998  
AT 14 MINUTES PAST 9 O'CLOCK  
AM IN BOOK 133 OF OFFICIAL  
RECORDS PAGE 497 LINCOLN  
COUNTY, NEVADA

YURIKO SETZER  
BY Julie Kousher DEPUTY  
COUNTY RECORDER