

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS Nevada Bank & Trust Company

is/are the present owner of a promissory note dated May 6, 1994,
executed by George L. Beer and Nancy L. Beer, Husband and Wife

in the amount of \$ 31,159.60, secured by deed of trust executed by the makers of said
note wherein Fidelity National Title Agency of Nevada, Inc.

is named as Trustee, recorded May 12, 1994
as Document No. 101842

in Book 109, Page 486, 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.

430242WR

Dated this 1st day of April, 1998.

Nevada Bank & Trust by:

Lori Gull Manager

STATE OF NEVADA)
COUNTY OF Lincoln)

On this 1st day of April, 1998, before me, a Notary Public appeared

Lori Gull, Manager for Nevada Bank & Trust
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
PO Box 428
Caliente, NV 89008

NO. 110805

FILED AND RECORDED AT REQUEST OF
First American Title
April 7, 1998

AT 47 MINUTES PAST 10 O'CLOCK

AM IN BOOK 133 OF OFFICIAL
RECORDS PAGE 565 LINCOLN

COUNTY, NEVADA

Yuriko Setzer

by [Signature]
COUNTY RECORDER

BOOK 133 PAGE 565