

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

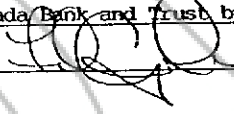
WHEREAS Nevada Bank and Trust Company
is/are the present owner of a promissory note dated August 22, 1994
executed by Lo-man E. Church and Sharla R. Church, husband and wife, as Joint
Tenants
in the amount of \$ 7,207.44, secured by deed of trust executed by the makers of said
note wherein Fidelity National Title Agency of Nevada, Inc.
is named as Trustee, recorded August 29, 1994
as Document No. 102329
in Book 110, Page 582, 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.

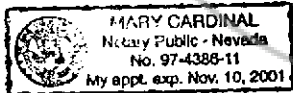
Dated this 20th day of April, 19 98.

Nevada Bank and Trust by:


Manager

STATE OF NEVADA)
COUNTY OF Lincoln)

On this 20th day of April, 1998, before me, a Notary Public appeared
Frank Apodaca, manager for Nevada Bank & Trust
known to me to be the person described in and who acknowledged that he executed
the above instrument.



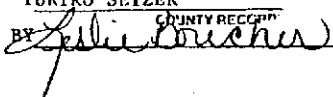


Notary Public

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Recording requested by:

Nevada Bank & Trust
PO Box 428
Caliente, NV 89008

NO. 110865
FILED AND RECORDED AT REQUEST OF
NEVADA BANK & TRUST
APRIL 21, 1998
AT 01 MINUTES PAST 1 O'CLOCK
PM IN BOOK 134 OF OFFICIAL
RECORDS PAGE 100 LINCOLN
COUNTY, NEVADA.
YURIKO SETZER
BY  DEPUTY