

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS Nevada Bank & Trust Company

is/are the present owner of a promissory note dated 2-3-95,  
executed by Raymond D Lundy and Krista J Lundy, husband and wife, and Jean W Esley,  
a widow

in the amount of \$ 8,400.00, secured by deed of trust executed by the makers of said  
note wherein United Title of Nevada

is named as Trustee, recorded 2-13-95  
as Document No. 103098

in Book 112, Page 344, 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;

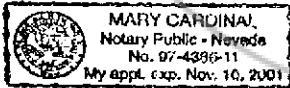
NOW, THEREFORE, the undersigned does hereby appoint the undersigned as Trustee  
under the terms of said deed of trust in the place of the original Trustee above  
mentioned, with the power to perform the trusts therein imposed, and in consideration of  
the payment of said indebtedness, receipt of which 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 15 day of May, 19 98.

Nevada Bank & Trust Company By:  
[Signature]  
Manager

STATE OF NEVADA )  
COUNTY OF Lincoln )

On this 15 day of May, 19 98, 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.



Mary Cardinal  
Notary Public

Space below this line for Recorder's use

Recording requested by:

Nevada Bank & Trust Company  
PO Box 428  
Caliente, NV 89008

NO. 110968  
FILED AND RECORDED AT REQUEST OF  
Jaelyn Rowe  
May 19, 1998  
AT 45 MINUTES PAST 12 O'CLOCK  
PM IN BOOK 134 OF OFFICIAL  
RECORDS PAGE 394 LINCOLN  
COUNTY, NEVADA.

Yuriko Setzer  
by [Signature] deputy

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