

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS NEVADA BANK & TRUST COMPANY

is/are the present owner of a promissory note dated 07-23-93,
executed by STEVEN T. CULVERWELL AND KAREN CULVERWELL HUSBAND AND WIFE AS JOINT TENANTS
TO PARCEL 1 AND STEVE T. CULVERWELL AND KAREN A. CULVERWELL, HUSBAND AND WIFE AS TO THE REMAINDER.
in the amount of \$ 29,000.00, secured by deed of trust executed by the makers of said
note wherein STEWART TITLE OF NEVADA, A NEVADA CORPORATION

is named as Trustee, recorded 07-29-93
as Document No. 100703
in Book 106, 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;

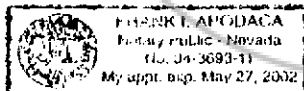
NOW, THEREFORE, the undersigned does hereby appoint the undersigned as Trustee
under the terms of said deed of trust in the place of the original Trustee above
mentioned, with the power to perform the trusts therein imposed, and in consideration of
the payment of said indebtedness, receipt of which is 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 3rd day of JUNE, 19 98.

NEVADA BANK & TRUST COMPANY BY:
Mary Cardinal LOAN OFFICER

STATE OF NEVADA)
COUNTY OF LINCOLN)

On this 3rd day of JUNE, 19 98, before me, a Notary Public appeared
MARY CARDINAL, LOAN OFFICER FOR NEVADA BANK & TRUST CO.,
known to me to be the person described in and who acknowledged that s he executed
the above instrument.



[Signature]
Notary Public

Space below this line for Recorder's use

Recording requested by:

NEVADA BANK & TRUST
PO BOX 428
CALIENTE NV 89008

NO. **111110**
FILED AND RECORDED AT REQUEST OF
NEVADA BANK & TRUST
JUNE 9, 1998
AT 59 MINUTES PAST 3 O'CLOCK
AM IN BOOK 135 OF OFFICIAL
RECORDS PAGE 182 LINCOLN
COUNTY, NEVADA.
YURIKO SETZER
BY [Signature] COUNTY RECORDER, DEPUTY