

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS Nevada Bank & Trust Company

is/are the present owner of a promissory note dated April 21, 1988,

executed by Donna Stewart Chapel, an unmarried woman and Carma Joy Stewart Eizman, a married woman

in the amount of \$ 20,000.00, secured by deed of trust executed by the makers of said note wherein Land Title of Nevada Inc.

is named as Trustee, recorded

May 2, 1988 as Document No. 88692

in Book 79, Page 480, of Officiak 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 6th day of August, 19 98.

Nevada Bank & Trust by:

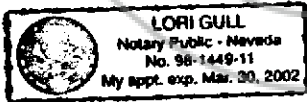
Edith J. Salas Head Teller

STATE OF NEVADA)

COUNTY OF Lincoln)

On this 6th day of August, 19 98, before me, a Notary Public appeared

Edith Salas, head teller for Nevada Bank & Trust known to me to be the person described in and who acknowledged that she executed the above instrument.



Lori Gull
Notary Public

Space below this line for Recorder's use

Recording requested by:

Nevada Bank & Trust
PO Box 300
Alamo, NV 89001

NO. 111409

FILED AND RECORDED AT REQUEST OF
Nevada Bank & Trust
August 10, 1998

AT 35 MINUTES PAST 12 O'CLOCK
PM IN BOOK 36 OF OFFICIAL
RECORDS PAGE 345 LINCOLN

COUNTY, NEVADA.

Yuriko Setzer

Yuriko Setzer deputy
COUNTY RECORDER