

Lincoln County

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

431109.03

WHEREAS Nevada Bank & Trust Company
is/are the present owner of a promissory note dated 4/13/98
, executed by Monte Lewis Schlarman and Patricia Marie
Schlarman, as co-trustees of the Monte Lewis Schlarman Family Living Trust
in the amount of \$ 46,385.00 , secured by deed of trust executed by
the makers of said note wherein First American Title Company
is named as Trustee,
recorded April 21, 1998 as Document No. 110864
in Book 134 , Page 93 , 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;

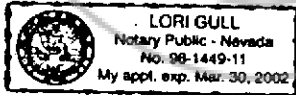
NOW, THEREFORE, the undersigned does hereby appoint the undersigned as
Trustee under the terms of said deed of trust in the place of the original
Trustee above mentioned, with the power to perform the trusts therein
imposed, and in consideration of the payment of said indebtedness, receipt
of which is acknowledged, the undersigned as Substitute Trustee, DOES
HEREBY QUITCLAIM AND RECONVEY to the Person or Persons Legally Entitled
There to, 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 8th day of September , 19 98 .

Nevada Bank & Trust, by:
Edith J. Salas Head Teller

STATE OF NEVADA)
) ss.
COUNTY OF Lincoln)

On this 8th day of September , 19 98 , before me, a Notary Public
appeared Edith J. Salas, Head Teller for Nevada Bank & Trust
known to me to be the person described in and who acknowledged that he
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. 111657
FILED AND RECORDED AT REQUEST OF
First American Title
September 29, 1998
At 12 MINUTES PAST 10 O'CLOCK
AM IN BOOK 137 OF OFFICIAL
RECORDS PAGE 342 LINCOLN
COUNTY, NEVADA
Yuriko Setzer
COUNTY RECORDER
by Judith Boucher, deputy
BOOK 137 PAGE 342