

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS Nevada Bank & Trust Company
 is/are the present owner of a promissory note dated October 28, 1998
 executed by Alan K. Chamberlain and Yvonne Chamberlain,
husband and wife as joint tenants
 in the amount of \$ 31,236.96, secured by deed of trust executed by
 the makers of said note wherein First American Title Company
 is named as Trustee,
 recorded November 10, 1998 as Document No. 111852
 in Book 138, Page 207, 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;

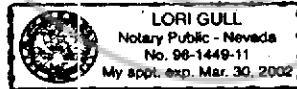
NOW, THEREFORE, the undersigned does hereby appoint the undersigned as
 Trustee under the terms of said deed of trust in the place of the original
 Trustee above mentioned, with the power to perform the trusts therein
 imposed, and in consideration of the payment of said indebtedness, receipt
 of which 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 2nd day of December, 19 98.

Nevada Bank & Trust, by:
Edith J. Salas Operations Supervisor

STATE OF NEVADA)
) SS.
 COUNTY OF Lincoln)

On this 2nd day of December, 19 98, before me, a Notary Public
 appeared Edith J. Salas, Operations Supervisor 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

NO. **111984**
 FILED AND RECORDED AT REQUEST OF
FIRST AMERICAN TITLE
DECEMBER 8, 1998
 AT 25 MINUTES PAST 3 O'CLOCK
 PM 138 OF OFFICIAL
 RECORDS PAGE 484 LINCOLN
 COUNTY, NEVADA.
 YURIKO SETZER
 COUNTY RECORDER
 BY Suzanne Brucher, DEPUTY
 BOOK **138** PAGE **484**