

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

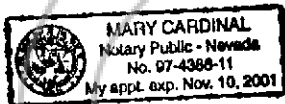
WHEREAS NEVADA BANK & TRUST COMPANY
is/are the present owner of a promissory note dated 11-07-97
executed by SHAWN WISCOMBE AND TERI SUE WISCOMBE, HUSBAND AND WIFE AS JOINT TENANTS,
in the amount of \$ 32,956.52, secured by deed of trust executed by the makers of said
note wherein FIRST AMERICAN TITLE COMPANY
is named as Trustee, recorded 11-10-97
as Document No. 109922
in Book 131, Page 173, of OFFICIAL Records, in
the Office of the Recorder of LINCOLN County, Nevada, and

05117
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 14th day of DECEMBER, 19 98.

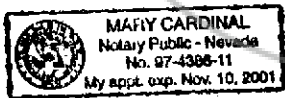


NEVADA BANK & TRUST COMPANY BY:
[Signature]
MANAGER

STATE OF NEVADA)
COUNTY OF LINCOLN)

On this 14th day of DECEMBER, 19 98, before me, a Notary Public appeared

FRANK APODACA, MANAGER FOR NEVADA BANK & TRUST COMPANY
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:
NEVADAB ANK & TRUST CO.
PO BOX 428
CALIENTE NV 89008

NO. 112025
FILED AND RECORDED AT REQUEST OF
First American Title
December 15, 1998
AT 10 MINUTES PART 2 O'CLOCK
PM IN BOOK 139 OF OFFICIAL
RECORDS PAGE 02 LINCOLN
COUNTY, NEVADA
Yuriko Setzer
COUNTY RECORDER

by *[Signature]* Deputy
BOOK 139 PAGE 02