

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS Nevada Bank & Trust Company

is/are the present owner of a promissory note dated April 9th, 1990,
executed by Eddie R. Bozarth and Jacqueline B. Bozarth, husband and wife

in the amount of \$ 24,433.43, secured by deed of trust executed by the makers of said
note wherein Land Title of Nevada Inc.

_____ is named as Trustee, recorded May 14th, 1990
_____ as Document No. 094025

in Book 90, Page 356, 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.

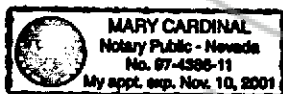
Dated this 3rd day of February, 19 99.

Nevada Bank & Trust by:

[Signature] Manager

STATE OF NEVADA)
COUNTY OF Lincoln)

On this 3rd day of February, 19 99, 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:

Nevada Bank & Trust Co.
PO Box 428
Caliente NV 89008

No. **112284**
FILED AND RECORDED AT REQUEST OF
NEVADA BANK & TRUST
FEBRUARY 8, 1999
AT 30 MINUTES PAST 3 O'CLOCK
P. M. IN BOOK 139 OF OFFICIAL
RECORDS, PAGE 564, LINCOLN
COUNTY, NEVADA.

LESLIE ROUCHER
COUNTY RECORDER
[Signature] DEPUTY

BOOK **139** PAGE **564**