

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS Nevada Bank & Trust Company
is/are the present owner of a promissory note dated Jan. 19, 1993,
executed by Michael Jay Tobler and Karen S. Tobler, husband and wife
in the amount of \$ 14,527.89, secured by deed of trust executed by the makers of said
note wherein Stewart Title of Nevada
is named as Trustee, recorded
January 25, 1993 as Document No. 099824
in Book 104, Page 528, 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;

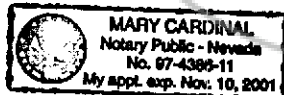
NOW, THEREFORE, the undersigned does hereby appoint the undersigned as Trustee
under the terms of said deed of trust in the place of the original Trustee above
mentioned, with the power to perform the trusts therein imposed, and in consideration of
the payment of said indebtedness, receipt of which is 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 16 day of February, 19 99.

Nevada Bank & Trust By:
[Signature] Manager

STATE OF NEVADA)
COUNTY OF Lincoln)

On this 17 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
P.O. BOX 428
Calliente, NV 89008

NO. 112360

FILED AND RECORDED AT REQUEST OF
FIRST AMERICAN TITLE
FEBRUARY 23, 1999

AT 40 MINUTES PAST 12 O'CLOCK
PM IN BOOK 140 OF OFFICIAL
RECORDS PAGE 145 LINCOLN

COUNTY NEVADA
[Signature]
COUNTY RECORDER

BOOK 140 PAGE 145