

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS NEVADA BANK & TRUST COMPANY

is/are the present owner of a promissory note dated 2-5-98,
executed by mark holt and linda holt, husband and wife

in the amount of \$ 45,000.00, secured by deed of trust executed by the makers of said
note wherein First American Title Company of Nevada

is named as Trustee, recorded 2-17-98 & 3-31-98
as Document No. 110452 & 110775

in Book 132 & 133, Page 514 & 479 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 24 day of February, 19 99.

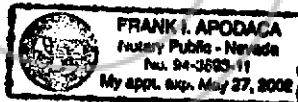
Nevada Bank & Trust Company By:

Jamie R. Prince President

STATE OF NEVADA
COUNTY OF Lincoln

On this 24 day of February, 19 99, before me, a Notary Public appeared

J. R. Prince, President for Nevada Bank & Trust Company
known to me to be the person described in and who acknowledged that he executed
the above instrument.



[Signature]
Notary Public

Space below this line for Recorder's use

Recording requested by:

Nevada Bank & Trust Company
PO Box 428
Caliente NV 89008

NO. 112375

FILED AND RECORDED AT REQUEST OF
Nevada Bank & Trust

February 25, 1999

AT 27 MINUTES PAST 9 O'CLOCK
AM IN BOOK 140 OF OFFICIAL

RECORDS MADE 209 LINCOLN

COUNTY NEVADA

[Signature]
COUNTY RECORDER