

Lincoln County

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS NEVADA BANK & TRUST COMPANY

is/are the present owner of a promissory note dated 03-26-97,
executed by GENE S. RICHARDS, A SINGLE MAN, AS TO PARCEL 1: AN UNMARRIED MAN,
AS TO PARCEL 2.

in the amount of \$ 79,773.00, secured by deed of trust executed by the makers of said
note wherein FIRST AMERICAN TITLE COMPANY

is named as Trustee, recorded 04-01-97
as Document No. 108731

in Book 127, Page 194, 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;

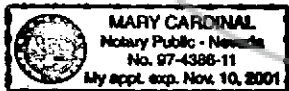
NOW, THEREFORE, the undersigned does hereby appoint the undersigned as Trustee
under the terms of said deed of trust in the place of the original Trustee above
mentioned, with the power to perform the trusts therein imposed, and in consideration of
the payment of said indebtedness, receipt of which is 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 25th day of MARCH, 19 99.

NEVADA BANK & TRUST BY
[Signature] MANAGER

STATE OF NEVADA)
COUNTY OF LINCOLN)

On this 25th day of MARCH, 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. 112527

FILED AND RECORDED AT REQUEST OF
FIRST AMERICAN TITLE

MARCH 30, 1999

AT 07 MINUTE 10 O'CLOCK

AM BOOK 141 OFFICIAL

RECORDS PAGE 01 LINCOLN

COUNTY, NEVADA

LESLIE BOUCHER
[Signature]
DEPUTY

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