

Lincoln County

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS Nevada Bank & Trust Company
is/are the present owner of a promissory note dated 9-18-98,
executed by Olivia B Olson, Widow
in the amount of \$ 3,114.00, secured by deed of trust executed by the makers of said
note wherein First American Title Company
is named as Trustee, recorded 9-24-98
as Document No. 111637
in Book 137, Page 304, 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.

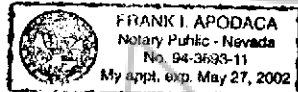
Dated this 3 day of June, 1999.

Nevada Bank & Trust By:
Tonya Smith Loan Officer

STATE OF NEVADA)
COUNTY OF Lincoln)

On this 3 day of June, 1999, before me, a Notary Public appeared

Tonya Smith loan officer for Nevada Bank & Trust Company
known to me to be the person described in and who acknowledged that she executed
the above instrument.



[Signature]
Notary Public

Space below this line for Recorder's use

Recording requested by:
Nevada Bank & Trust
PO Box 428
Caliente NV 89008

NO. 112892
FILED AND RECORDED AT REQUEST OF
Nevada Bank & Trust
June 4, 1999
AT 30 MINUTES PAST 01 O'CLOCK
PM IN ROOM 142 OF OFFICIAL
RECORDS PAGE 191 LINCOLN
COUNTY NEVADA
Leslie Boucher
COUNTY RECORDER
By Teresa Lewis, Deputy