

Lincoln County

APN 3-078-07

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS Nevada Bank & Trust Company is/are the present owner of a promissory note dated 10-15-97 executed by Frances M. Lopez, a single woman in the amount of \$ 12,540.80, secured by deed of trust executed by the makers of said note wherein First American Title Company is named as Trustee, recorded 10-21-97 as Document No. 109859 in Book 131, Page 16, 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.

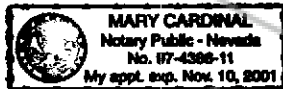
Dated this 2nd day of December, 1999.

Nevada Bank & Trust Company by: [Signature] Manager

STATE OF NEVADA )
COUNTY OF Lincoln )

On this 2nd day of December, 1999, 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.



[Signature] Notary Public

Space below this line for Recorder's use

Recording requested by:

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

NO. 113722

FILED AND RECORDED AT REQUEST OF Nevada Bank & Trust

Dec. 3, 1999

At 55 MINUTES PAST 02 O'CLOCK

PM IN BOOK 145 OF OFFICIAL

RECORDS PAGE 296 LINCOLN

COUNTY, NEVADA

Leslie Boucher

COUNTY REC. CLERK

By [Signature] Deputy

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