

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS Nevada Bank & Trust Co.

is/are the present owner of a promissory note dated April 19, 1994,
executed by Lyle B. Hurd and Merlene N. Hurd, husband and wife, as joint tenants

in the amount of \$ 38,500.00, secured by deed of trust executed by the makers of said
note wherein Cow County Title Company

is named as Trustee, recorded
April 25, 1994 as Document No. 101754

in Book 109, Page 346, 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.

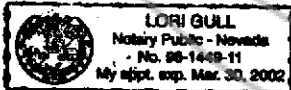
Dated this 11th day of January, 19 2000.

Nevada Bank & Trust, by:
Kathy Perkins Loan Officer

STATE OF NEVADA)
COUNTY OF Lincoln)

On this 11th day of January, 19 2000 before me, a Notary Public appeared

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



Lori Gull
Notary Public

Space below this line for Recorder's use

Recording requested by:

Nevada Bank & Trust
PO Box 300
Alamo, NV 89001

NO. 113853

FILED AND RECORDED AT REQUEST OF

Nevada Bank & Trust

January 18, 2000

AT 10 MINUTES PAST 9 O'CLOCK

PM IN BOOK 146 OF OFF. REC.

RECORDED PAGE 15 LINCOLN

COUNTY, NEVADA

Julie Boucher
COUNTY REC. CLERK