

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS NEVADA BANK & TRUST COMPANY

is/are the present owner of a promissory note dated 12-17-96,  
executed by JAMES G SIMPSON AND VIRGINIA D SIMPSON, AS JOINT TENANTS

in the amount of \$ 20,649.60, secured by deed of trust executed by the makers of said  
note wherein FIRST AMERICAN TITLE COMPANY OF NEVADA  
is named as Trustee, recorded 12-23-96  
as Document No. 106645


in Book 123, Page 63, 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;

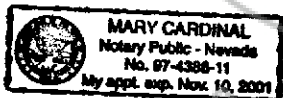
NOW, THEREFORE, the undersigned does hereby appoint the undersigned as Trustee  
under the terms of said deed of trust in the place of the original Trustee above  
mentioned, with the power to perform the trusts therein imposed, and in consideration of  
the payment of said indebtedness, receipt of which is acknowledged, the undersigned as  
Substitute Trustee, DOES HEREBY QUIT CLAIM 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 14th day of JANUARY, ~~19~~ 2000.

NEVADA BANK & TRUST CO. BY:  
  
MANAGER

STATE OF NEVADA )  
COUNTY OF LINCOLN )

On this 14th day of JANUARY, ~~19~~ 2000 before me, a Notary Public appeared  
FRANK ARODACA, MANAGER FOR NEVADA BANK & TRUST COMPANY.  
known to me to be the person described in and who acknowledged that he executed  
the above instrument.

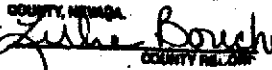


  
Notary Public

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Recording requested by:

NEVADA BANK & TRUST CO.  
PO BOX 428  
CALIENTE NV 89008

NO. 113861  
FILED AND RECORDED AT REQUEST OF  
NEVADA BANK & TRUST CO.  
JANUARY 19, 2000  
AT 55 MINUTES PAST 2 O'CLOCK  
PM IN BOOK 146 OF OFFICIAL  
RECORDS PAGE 28 LINCOLN  
COUNTY, NEVADA  
  
COUNTY RECORDER