SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS NEVADA BANK & TRUST

is/are the present owner of a promissory note dated 10-23-1996,
executed by GEORGE T ROWE AND PEGGY A ROWE, HUSBAND AND WIFE

in the amount of $44,201.05, secured by deed of trust executed by the makers of said note wherein FIRST AMERICAN TITLE COMPANY

is named as Trustee, recorded 10-29-1996

as Document No. 106122

in Book 121, Page 491, 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 28 day of APRIL, 19 2000.

NEVADA BANK & TRUST

MANAGER

STATE OF NEVADA)
COUNTY OF LINCOLN)

On this 28 day of APRIL, 19 2000 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 - Nevada
No. 97-4366-11
My appt. exp. Nov. 10, 2001

Mary Cardinal
Notary Public

Space below this line for Recorder's use

Recording requested by:
NEVADA BANK & TRUST COMPANY
PO BOX 428
CALIENTE, NV 89008

NO. 114430
FILED AND RECORDED AT REQUEST OF
First American Title
May 1, 2000
AT 35 MINUTES PAST 2 O'CLOCK
PM IN BOOK 147 OF OFFICIAL
RECORDS PAGE 587 LINCOLN
COUNTY, NEVADA.
COUNTY RECORD

BOOK 147 PAGE 587