

08-061-116

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS Nevada Bank & Trust Company

is/are the present owner of a promissory note dated August 25, 1999,
executed by Brian Gardner and Marcia Gardner, husband and wife as joint tenants

in the amount of \$ 44,760.92, secured by deed of trust executed by the makers of said
note wherein First American Title Co of NV

is named as Trustee, recorded Aug. 31, 1999
as Document No. 113312

In Book 143, Page 515, 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 14th day of June, 2000

Nevada Bank & Trust by:

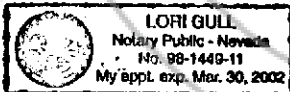
Terry Woolever

Customer Service Representative

STATE OF NEVADA)
COUNTY OF Lincoln)

On this 14th day of June, 2000, before me, a Notary Public appeared

Terry Woolever, Customer Service Representative for Nevada Bank & Trust Co.,
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. 114754

FILED AND RECORDED AT REQUEST OF
First American Title
June 30, 2000

AT 56 MINUTES PAST 02 O'CLOCK
PM IN BOOK 149 OF OFFICIAL
RECORDS PAGE 124 LINCOLN
COUNTY, NEVADA.

Leslie Boucher

Deputy