

Parcel NO. 03-08e-06

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS NEVADA BANK & TRUST COMPANY

is/are the present owner of a promissory note dated 07-15-94,
executed by JOHN L. AVERY AND LOBBRAINE V. AVERY, HUSBAND AND WIFE AS JOINT TENANTS

in the amount of \$ 200,000.00, secured by deed of trust executed by the makers of said
note wherein FIDELITY NATIONAL TITLE AGENCY OF NEVADA, INC

is named as Trustee, recorded 07-15-94
as Document No. 102070

in Book 110, Page 211, 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 16th day of NOVEMBER, 17 2000.

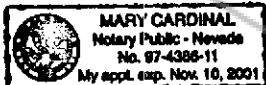
NEVADA BANK & TRUST COMPANY

BY: [Signature] MANAGER

STATE OF NEVADA)
COUNTY OF LINCOLN)

On this 16th day of NOVEMBER, 17 2000, before me, a Notary Public appeared

FRANK ABOUCA, 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

Space below this line for Recorder's use

Recording requested by:

NEVADA BANK & TRUST CO.
PO BOX 478
CAHTENTE NV 89008

NO. 115683

FILED AND RECORDED AT REQUEST OF
Nevada Bank & Trust
November 17, 2000

AT 19 MINUTES PAST 01 O'CLOCK
PM IN BOOK 152 OF OFFICIAL
RECORDS PAGE 196 LINCOLN

COUNTY CLERK
Leslie Boucher
COUNTY RECORDER

By [Signature], Deputy