

001-240-10

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS Nevada Bank & Trust Co
 is/are the present owner of a promissory note dated 11-27-2000,
 executed by Edwin P Stephenson and Debra M Stephenson, husband and wife as
joint tenants
 in the amount of \$ 15,560.83, secured by deed of trust executed by the makers of said
 note wherein First American Title Company
 is named as Trustee, recorded 12-01-2000
 as Document No. 115728
 in Book 152, Page 318, of Official Records, in
 the Office of the Recorder of Lincoln County, Nevada, and

2001-49138

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;

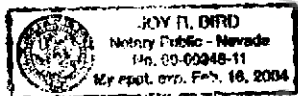
NOW, THEREFORE, the undersigned does hereby appoint the undersigned as Trustee under the terms of said deed of trust in the place of the original Trustee above mentioned, with the power to perform the trusts therein imposed, and in consideration of the payment of said indebtedness, receipt of which is 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 29 day of October, 2001.

Nevada Bank & Trust by:
[Signature] Manager

STATE OF NEVADA)
 COUNTY OF Lincoln)

On this 29 day of October, 2001 before me, a Notary Public appeared
Frank Apodaca, Manager for Nevada Bank & Trust Co.
 known to me to be the person described in and who acknowledged that he executed
 the above instrument.



[Signature]
 Notary Public

Space below this line for Recorder's use

Recording requested by:

Nevada Bank & Trust Co
 PO Box 780
 Pioche NV 89043

NO. 117357
 FILED AND RECORDED AT REQUEST OF
FIRST AMERICAN TITLE
NOVEMBER 27, 2001
 AT 22 MINUTES P. 04
PM IN BOOK 160 OF OFFICIAL
 RECORDS PAGE 74
 COUNTY, NEVADA
LESLIE BOUCHER
 COUNTY RECORDER
 BY [Signature], DEPUTY
 BOOK 160 PAGE 74