

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS Nevada Bank & Trust Company

is/are the present owner of a promissory note dated August 23, 1996,
executed by Clark Marion Hardy and Lorna Hardy, husband and wife and joint
tenants

in the amount of \$23,916.50, secured by deed of trust executed by the makers of said
note wherein First American Title

August 26, 1996 is named as Trustee, recorded
August 26, 1996 as Document No. 105796
in Book 120, Page 420, 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.

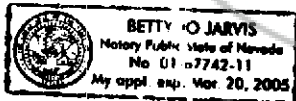
Dated this 11th day of January, 12 2002.

Nevada Bank & Trust Company By:
Margie M. Erickson Branch Operations

STATE OF NEVADA)
COUNTY OF Lincoln)

On this 11th day of January, 12 2002, before me, a Notary Public appeared

Margie Erickson, branch operations for Nevada Bank & Trust Company
known to me to be the person described in and who acknowledged that g he executed
the above instrument.



Betty O Jarvis
Notary Public

Space below this line for Recorder's use

Recording requested by:

Nevada Bank & Trust Company
PO Box 300
Alamo, NV 89001

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NEVADA BANK & TRUST COMPANY
JANUARY 14, 2002
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AM 161
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LESLIE BOUCHER
COUNTY RECORDER
BY Leslie Boucher DEPUTY