

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS Nevada Bank & Trust Company
is/are the present owner of a promissory note dated January 17, 2001,
executed by Lawrence P. Dillingham and Marlene C. Dillingham, husband and wife as
joint tenants
in the amount of \$ 19,144.60, secured by deed of trust executed by the makers of said
note wherein First American Title.
_____ is named as Trustee, recorded
February 2, 2001 as Document No. 115925
in Book 153, Page 173, 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.

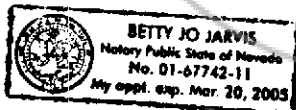
Dated this 11th day of January, 2002.

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

STATE OF NEVADA)
COUNTY OF Lincoln)

On this 11th day of January, 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 s he executed
the above instrument.



Betty Jo Jarvis
Notary Public

Recording requested by:

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

Space below this line for Recorder's use

117533

FILED AND RECORDED AT REQUEST OF
NEVADA BANK & TRUST COMPANY

JANUARY 14, 2002

AT 28 MINUTES PAST 11 O'CLOCK

AM IN BOOK 161 OF OFFICIAL

RECORDS PAGE 107 LINCOLN

COUNTY, NEVADA

LESLIE BOUCHER

CLERK

By Debra Levens, DEPUTY