

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS Nevada Bank & Trust Co.  
is/are the present owner of a promissory note dated May 18, 2001  
executed by Edward B. Vincent and Stephanie Vincent, Husband and wife as  
joint tenants.  
in the amount of \$ 98,360.60, secured by deed of trust executed by the makers of said  
note wherein First American Title Co.  
is named as Trustee, recorded May 18, 2001  
as Document No. 116352  
in Book 155, Page 162, 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;

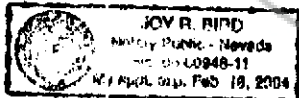
NOW, THEREFORE, the undersigned does hereby appoint the undersigned as Trustee  
under the terms of said deed of trust in the place of the original Trustee above  
mentioned, with the power to perform the trusts therein imposed, and in consideration of  
the payment of said indebtedness, receipt of which 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 1 day of FEBRUARY, 19 2002.

Nevada Bank & Trust by:  
Jennifer Lytle

STATE OF NEVADA )  
COUNTY OF Lincoln )

On this 1 day of February, 19 2002, before me, a Notary Public appeared  
Jennifer Lytle Nevada Bank & Trust  
known to me to be the person described in and who acknowledged that he executed  
the above instrument.



Joy Bird  
Notary Public

Space below this line for Recorder's use

Recording requested by:

Nevada Bank & Trust Co.  
Po Box 780  
Pioche, NV 89043

NO. 117654  
FILED AND RECORDED AT REQUEST OF  
NEVADA BANK & TRUST  
FEBRUARY 4, 2002  
AT 21 MINUTES PAST 12 O'CLOCK  
PM IN BOOK 161 OF OFFICIAL  
RECORDS PAGE 414 LINCOLN  
COUNTY, NEVADA  
Debbie Boucher  
COUNTY RECORDER