

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS NEVADA BANK & TRUST COMPANY

is/are the present owner of a promissory note dated 4-7-00,
executed by LOIS I ROWLEY, HARRY RAE BROWN, AND DOREEN BROWN

in the amount of \$ 16,117.55, secured by deed of trust executed by the makers of said
note wherein FIRST AMERICAN TITLE

_____ is named as Trustee, recorded
4-13-00 as Document No. 114353
in Book 147, Page 433, 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 13TH day of MAY, ~~XX~~ 2002.

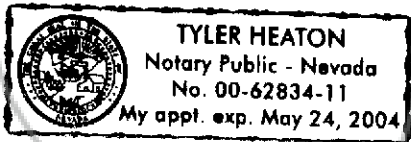
NEVADA BANK & TRUST BY :

Leane Clay LOAN OFFICER

STATE OF NEVADA)
COUNTY OF LINCOLN)

On this 13TH day of MAY, ~~XX~~ 2002, before me, a Notary Public appeared

LENE CLAY LOAN OFFICER FOR NEVADA BANK & TRUST,
known to me to be the person described in and who acknowledged that She executed
the above instrument.



Tyler Heaton
Notary Public

Space below this line for Recorder's use

Recording requested by:

NEVADA BANK & TRUST COMPANY
PO BOX 807
CALIENTE NV. 89008

NO. 118155

FILED AND RECORDED AT REQUEST OF
NEVADA BANK & TRUST

MAY 14, 2002

AT 23 MINUTES PAST 04O'CLOCK

PM IN BOOK 163 OF OFFICIAL

RECORDS PAGE 467 LINCOLN

COUNTY NEVADA.
LESLIE BOUCHER

BY Terresa Seavey COUNTY RECORDER
, DEPUTY