

Lincoln County

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS NEVADA BANK & TRUST
is/are the present owner of a promissory note dated 02/17/1999,
executed by MICHAEL JAY TOBLER AND KAREN S. TOBLER HUSBAND AND WIFE AS JOINT TENANTS

in the amount of \$14,544.84, secured by deed of trust executed by the makers of said
note wherein FIRST AMERICAN TITLE

is named as Trustee, recorded
02/23/1999 as Document No. 112361
in Book 140, Page 146, 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 9th day of SEPTEMBER, 2002.

NEVADA BANK & TRUST BY:

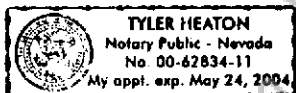
Laura Tibbetts

LOAN OFFICER

STATE OF NEVADA)
COUNTY OF LINCOLN)

On this 9th day of SEPTEMBER, 2002, before me, a Notary Public appeared

LAURA TIBBETTS 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

Recording requested by:

Space below this line for Recorder's use

NEVADA BANK & TRUST
PO BOX 807
CALIENTE NV 89008

FILED FOR RECORDING
AT THE REQUEST OF
Nevada Bank & Trust
2002 SEP 13 PM 1 07
LINCOLN COUNTY RECORDER
FEE 17.00
LESLIE BOUCHER DEPT 18

118830

SEP 16 2002