

Lincoln County

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS Nevada Bank & Trust Company
is/are the present owner of a promissory note dated February 1, 2000,
executed by Clark Marion Hardy and Lorna Hardy, husband and wife as joint
tenants
in the amount of \$ 61,925.17, secured by deed of trust executed by the makers of said
note wherein First American Title
is named as Trustee, recorded
February 1, 2000 as Document No. 113934
in Book 146, Page 145, 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;

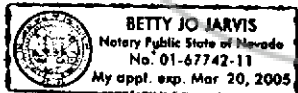
NOW, THEREFORE, the undersigned does hereby appoint the undersigned as Trustee
under the terms of said deed of trust in the place of the original Trustee above
mentioned, with the power to perform the trusts therein imposed, and in consideration of
the payment of said indebtedness, receipt of which is 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 18th day of September, KX 2002.

Nevada Bank & Trust Company by:
Betty T. Maloy Branch Operations

STATE OF NEVADA)
COUNTY OF Lincoln)

On this 18th day of September, 2002, before me, a Notary Public appeared
Cathy T. Maloy, 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

Space below this line for Recorder's use

Recording requested by:
Nevada Bank & Trust Company
PO Box 300
Alamo, NV 89001

FILED FOR RECORDING
AT THE REQUEST OF
First American Title
2002 SEP 30 PM 4 30
LINCOLN COUNTY RECORDED
FEE 175
LESLIE BOUCHER
DEPT 10

118895