

When Recorded Return to:
Mesquite State Bank,
Now Known as, A Division of Bank of Nevada
11 Pioneer Blvd
Mesquite, NV 89027

Mail Tax Notices to:
Dan and Judy Frehner
HCR 74 Box 300
Pioche, NV 89043

APR 012-060-14

**SUBSTITUTION OF TRUSTEE
AND DEED OF RECONVEYANCE**

The undersigned Mesquite State Bank, Now Known as, Mesquite State Bank, A Division of Bank of Nevada as the owner and holder of the Note secured by Construction Deed of Trust dated March 30, 1999, made by Dan Frehner aka Dan C. Frehner and Judy Frehner aka Judith A. Frehner; Husband and Wife as Joint Tenants, to First American Title, Trustee, for Mesquite State Bank, Now Known as, Mesquite State Bank, A Division of Bank of Nevada, Beneficiary, which Construction Deed of Trust was recorded March 30, 1999, as Instrument No. 112542 in Book 141, Page 45 in the Office of the County Recorder, Lincoln County, Nevada, Trustee, for Mesquite State Bank, Now Known as, Mesquite State Bank, A Division of Bank of Nevada, Beneficiary, as Trustee in lieu of the Trustee therein. Said Note, together with all other indebtedness secured by said Deed of Trust has been fully paid and satisfied; and as Successor Trustee, the undersigned does Hereby RECONVEY WITHOUT WARRANTY TO THE PERSON OR PERSONS LEGALLY ENTITLED THERETO, all the estate now held by it Under said DEED OF TRUST

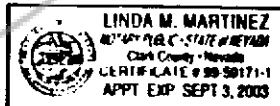
By Christine Havel
Christine Havel, Vice President of Mesquite State
Bank, A Division of Bank of Nevada as holder of Note and Successor
Trustee

STATE OF NEVADA)
) ss.
COUNTY OF CLARK)

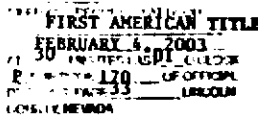
On the 27th day of December, 2002, personally appeared before me Christine Havel, who being by me duly sworn, did say that she is the Vice President of MESQUITE STATE BANK, Now Known as, A Division of Bank of Nevada a corporation, and that said instrument was signed in behalf of said corporation by authority of its by-laws (or by a resolution of its board of directors) and said Christine Havel acknowledged to me that said corporation executed the same.

Linda M. Martinez
Notary Public
Residing at: Mesquite, Nevada

File #



119439



LESLIE BOUCHER
BY Leslie Boucher DEPUTY
170 33