

APN: 001-250-01, 001-260-01, 001-270-01, 001-280-01, 001-290-02, 001-290-03

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS Nevada Bank & Trust

is/are the present owner(s) of a promissory note dated 8-Aug-03
executed by Paul S. Brown and Velma E. Brown

in the amount of \$ 93,217.93 secured by deed of trust executed by the makers of
said note wherein First American Title Company

is named as Trustee, recorded
as Document No. 118623
in Book 166 Page 42-49 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.

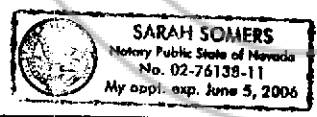
Dated this 13th day of May, 2003

NEVADA BANK & TRUST CO. BY:
Tyler Heaton
Tyler Heaton, Branch Manager

STATE OF NEVADA)
COUNTY OF LINCOLN)

On this 13th day of May, 2003, before me, a Notary Public appeared

known to me to be the person described in and who acknowledged that s/he executed
the above instrument.



Sarah Somers
Notary Public

Space below this line for Recorder's use

Recording requested by and
Return to:

Nevada Bank & Trust
PO Box 807
Caliente NV 89008

Mail Tax Statements To:

FILED FOR RECORDING
AT THE REQUEST OF
2003 MAY 14 AM 11 49
LINCOLN COUNTY RECORDER
FEE 1700
LESLIE DOUGHER
DEPT D

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