

Recording Requested by and Return To:
 Nevada Bank & Trust
 P.O. Box 807
 Caliente NV 89008

Mail Tax Statement To:
 Nevada Bank & Trust company
 Po Box 807
 Caliente, Nevada 89008

FILED FOR RECORDING
AT THE REQUEST OF

Nevada Bank & Trust
2005 JUL 21 PM 1 07

LINCOLN COUNTY RECORDER
FEE 17.00 DEP *ca*
LESLIE BOUCHER

APN: 003-091-06

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

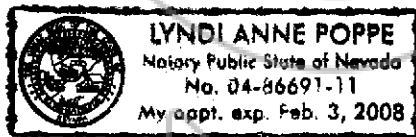
WHEREAS NEVADA BANK & TRUST COMPANY is / are the present owner(s) of a promissory note dated 9/23/2003 executed by Randy J. Rowe and Jana M. Rowe, Husband and Wife as Joint Tenants in the amount of \$ 65,649.62 secured by deed of trust executed by the makers of said note wherein FIRST AMERICAN TITLE COMPANY is named as Trustee, recorded September 29, 2003 as document number: 120979 in book: 178 Page: 274 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 20 day of July, 2005.



NEVADA BANK & TRUST CO. BY:
Elisha Baker
 Elisha Baker Branch Manager

STATE OF NEVADA)
COUNTY OF LINCOLN)

Dated this 20th day of July, 2005, before me, a Notary Public appeared Lyndi Poppe known to me to be the person described in and who acknowledged that s/he executed the above instrument.

Lyndi A. Poppe
 Notary Public