

12253226

Recording Requested by and Return To:
 Nevada Bank & Trust
 P.O. Box 780
 Pioche, NV 89043

Mail Tax Statement To:
 LARRY RICHARDS
 PO BOX 744
 PIOCHE, NV 89043

FILED FOR RECORDING
AT THE REQUEST OF

Nevada Bank & Trust

2005 OCT 55 AM 10:16

LINCOLN COUNTY RECORDER
FEE 17.00
LESLIE BOUCHER

APN: 001-123-04

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS NEVADA BANK & TRUST COMPANY is / are the present owner(s) of a promissory note dated 3/4/2004 executed by LARRY M RICHARDS AND JUDIE R RICHARDS, HUSBAND AND WIFE AS JOINT TENANTS.

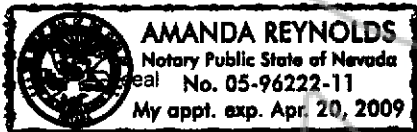
in the amount of \$ 10,528.65 secured by deed of trust executed by the makers of said note wherein FIRST AMERICAN TITLE COMPANY is named as Trustee, recorded March 15, 2004 as document number: 121944 in book: 184 page: 156-170 of OFFICIAL Records, in the Office of the Recorder of LINCOLN County, Nevada, 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 4TH day of OCTOBER, 2005



NEVADA BANK & TRUST CO. BY:

SARAH SOMERS

STATE OF NEVADA)
COUNTY OF LINCOLN)

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

Amanda Reynolds
 Notary Public