

Recording Requested by and Return To:
 Nevada Bank & Trust
 P.O. Box 300
 Alamo, NV 89001

Mail Tax Statement To:
 Clark Marion Hardy and Lorna Hardy
 PO Box 299
 Alamo, NV 89001

APN: 004-031-23

FILED FOR RECORDING
 AT THE REQUEST OF
Nevada Bank & Trust

2006 OCT 20 PM 12 33

LINCOLN COUNTY RECORDER
 FEE \$17.00
 LESLIE BOUCHER *LB*

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS NEVADA BANK & TRUST is / are the present owner(s) of a promissory note dated 10/2/2002 executed by Clark Marion Hardy and Lorna Hardy in the amount of \$ 33,827.40 secured by deed of trust executed by the makers of said note wherein FIRST AMERICAN TITLE COMPANY is named as Trustee, recorded October 2, 2002 as document number: 118902 in book: 167 page: 235 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 17th day of October, 2006



NEVADA BANK & TRUST CO. BY:
Whitney VanDe Sluis
 Whitney VanDe Sluis, Operations Supervisor

STATE OF NEVADA)
 COUNTY OF LINCOLN)

Dated this 17th day of October 2006 before me, a Notary Public appeared Whitney VanDe Sluis known to me to be the person described in and who acknowledged

that s/he executed the above instrument.

Betty Jo Jarvis
 Notary Public