

WHEN RECORDED MAIL TO:
ZIONS FIRST NATIONAL BANK
2185 SOUTH 3270 WEST
WEST VALLEY, UT 84119
10044000001162

SUBSTITUTION OF TRUSTEE / DEED OF RECONVEYANCE

APPOINTMENT OF SUCCESSOR TRUSTEE AND RELEASE OF DEED

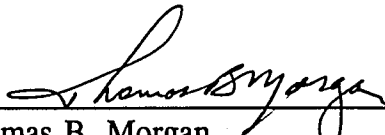
Zions First National Bank also known as Nevada State Bank is hereby appointed Successor Trustee under that certain Trust Deed dated NOVEMBER 7, 1996, executed by ROBERT L WIGTON AND SUSAN L BULARD, HUSBAND AND WIFE AS COMMUNITY PROPERTY, as Trustor, in which Nevada State Bank is named Beneficiary and FIRST AMERICAN TITLE COMPANY OF NEVADA, as Trustee, and recorded NOVEMBER 13, 1996, with recorder's Book #1196, and INST. #400860 on the records of DOUGLAS County, Nevada. This appointment is hereby made by Nevada State Bank, the present Beneficiary under said Trust Deed. Beneficiary thereunder, does hereby reconvey, without warranty, to the person or persons entitled thereto, the trust property now held by it as Trustee under said Trust Deed, which Trust Deed covers real property situated in DOUGLAS County, State of Nevada, described as follows:

ALL THAT CERTAIN LOT, PIECE OR PARCEL OF LAND SITUATE IN THE COUNTY OF DOUGLAS, STATE OF NEVADA, DESCRIBED AS FOLLOWS:

LOT 54 AS SET FORTH ON THE FINAL MAP OF TILLMAN ESTATES FILED FOR RECORD IN THE OFFICE OF THE COUNTY RECORDER OF DOUGLAS COUNTY, STATE OF NEVADA, ON APRIL 12, 1994, IN BOOK 494, PAGE 2192, AS DOCUMENT NO. 334956. A.P.N. 27-861-46

IN WITNESS WHEREOF THE BENEFICIARY HAS EXECUTED THIS INSTRUMENT OCTOBER 17, 1997.


ZIONS FIRST NATIONAL BANK
ALSO KNOWN AS NEVADA STATE BANK



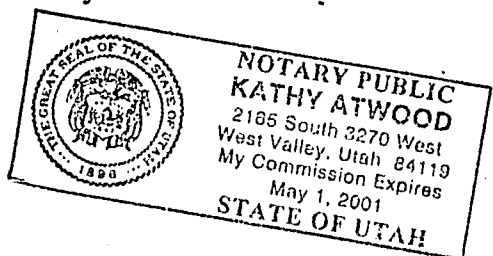
Thomas B. Morgan
Vice President

STATE OF UTAH)
COUNTY OF)

The foregoing instrument was acknowledged before me OCTOBER 17, 1997 by Thomas B. Morgan, Vice President, of Zions First National Bank also known as Nevada State Bank.



Notary Public



REQUESTED BY
Zions Bank
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

'97 NOV -7 AIO:14

0425773

BK 1197PG 1305

LINDA SLATER
RECORDER
\$10⁰⁰ PAID ka DEPUTY