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WHEN RECORDED MAIL TO:
ZIONS FIRST NATIONAL BANK
2185 SOUTH 3270 WEST
WEST VALLEY, UT 84119
18100440000001584

SUBSTITUTION OF TRUSTEE / DEED OF RECONVEYANCE

APPOINTMENT OF SUCCESSOR TRUSTEE AND RELEASE OF DEED

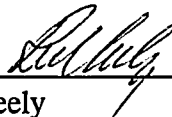
Zions First National Bank also known as Nevada State Bank is hereby appointed Successor Trustee under that certain Trust Deed dated APRIL 4, 1997, executed by MICHEL A CHONEZ AND TERRY L CHONEZ, HUSBAND AND WIFE AS JOINT TENANTS, as Trustor, in which Nevada State Bank is named Beneficiary and FIRST AMERICAN TITLE COMPANY OF NEVADA, as Trustee, and recorded APRIL 10, 1997, with recorder's Book #0497, and INST. #0410306 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 19, IN BLOCK C AS SET FORTH ON FINAL MAP OF WESTWOOD VILLAGE UNIT NO. III, FILED IN THE OFFICE OF THE COUNTY RECORDER OF DOUGLAS COUNTY, STATE OF NEVADA ON AUGUST 31, 1989 IN BOOK 889, PAGE 4564 AS DOCUMENT NO. 209883.

In witness whereof the Beneficiary has executed this Instrument 25.

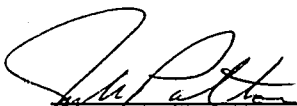
ZIONS FIRST NATIONAL BANK
ALSO KNOWN AS NEVADA STATE BANK



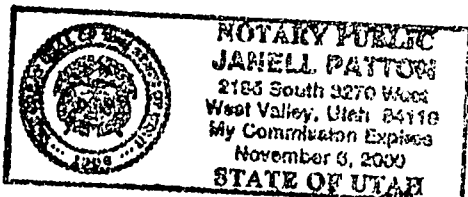
Rich Seely
Vice President

STATE OF UTAH)
COUNTY OF)

The foregoing instrument was acknowledged before me 25 by Rich Seely, 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

'98 MAR 13 AM 1:39

LINDA SLATER
RECORDER
\$10⁰⁰ PAID to DEPUTY

0434854

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