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WHEN RECORDED MAIL TO:  
ZIONS FIRST NATIONAL BANK  
2185 SOUTH 3270 WEST  
WEST VALLEY, UT 84119  
018100440000001154

**SUBSTITUTION OF TRUSTEE / DEED OF RECONVEYANCE**

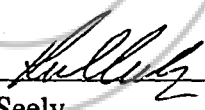
APPOINTMENT OF SUCCESSOR TRUSTEE AND RELEASE OF DEED

Zions First National Bank also known as Nevada State Bank is hereby appointed Successor Trustee under that certain Trust Deed dated NOVEMBER 6, 1996, executed by DEBORAH L ANDELIN, as Trustor, in which Nevada State Bank is named Beneficiary and FIRST AMERICAN TITLE COMPANY OF NEVADA, as Trustee, and recorded NOVEMBER 12, 1996, with recorder's Book #1196, and INST. #1902 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:

LOT 12, IN BLOCK F, AS SAID LOT AND BLOCK ARE SHOWN ON THE MAP OF GARDNERVILLE RANCHOS UNIT NO 4, FILED IN THE OFFICE OF THE COUNTY RECORDER OF DOUGLAS COUNTY, STATE OF NEVADA, APRIL 10, 1967, IN MAP BOOK 1, PAGE 055, FILING NO 35914.

IN WITNESS WHEREOF THE BENEFICIARY HAS EXECUTED THIS INSTRUMENT  
JUNE 19, 1998.

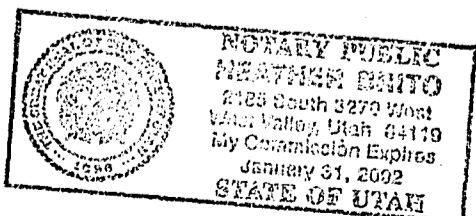
ZIONS FIRST NATIONAL BANK  
ALSO KNOWN AS NEVADA STATE BANK

  
Rich Seely  
Vice President

STATE OF UTAH )  
COUNTY OF )

The foregoing instrument was acknowledged before me JUNE 19, 1998 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 JUN 29 P12:09

0443140

BK0698PG6633

LINDA SLATER  
RECORDER  
\$10 PAID *K2* DEPUTY