WHEN RECORDED MAIL TO: ZIONS FIRST NATIONAL BANK 2185 SOUTH 3270 WEST WEST VALLEY, UT 84119 18100410000000837

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 28, 1995, executed by CARRIE C. KUO, AN UNMARRIED WOMAN, as Trustor, in which Nevada State Bank is named Beneficiary and FIRST AMERICAN TITLE, as Trustee, and recorded MAY 12, 1995, with recorder's Book #0595, and INST. #362027 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 39, IN BLOCK B, AS SHOWN ON THE MAP OF ROUND HILL VILLAGE UNIT NO. 3, FILED IN THE OFFICE OF THE COUNTY RECORDER OF DOUGLAS COUNTY, NEVADA, ON NOVEMBER 23, 1965 AS DOCUMENT NO. 30185.

In witness whereof the Beneficiary has executed this Instrument JULY 15, 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 JULY 15, 1998 by Rich Seely, Vice President, of Zions First National Bank also known as Nevada State Bank.

Notary Public

MGTARY DALIC NEATHER DELICO 2165 South cere West West Valley, Unith 84119 My Commission Expired January 31, 2002 STATE ON UTAM

REQUESTED BY Not !.

IN OFFICIAL RECORDS OF BK.

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LINDA SLATER
RECORDER
PAID COPUTY