

WHEN RECORDED MAIL TO:
✓ ZIONS FIRST NATIONAL BANK
2185 SOUTH 3270 WEST
WEST VALLEY, UT 84119
18100440000000990

SUBSTITUTION OF TRUSTEE / DEED OF RECONVEYANCE

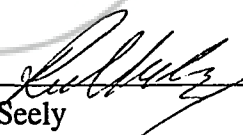
APPOINTMENT OF SUCCESSOR TRUSTEE AND RELEASE OF DEED

Zions First National Bank also known as Nevada State Bank is hereby appointed Successor Trustee under that certain Trust Deed dated OCTOBER 1, 1996, executed by DEBRA A HEATH AND DAVID L HEATH, 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 OCTOBER 7, 1996, with recorder's Book #1096, and INST. #398160 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 160, AS SHOWN ON THE MAP OF GARDNERVILLE RANCHOS UNIT NO. 2, FILED FOR RECORD IN THE OFFICE OF THE COUNTY RECORDER OF DOUGLAS COUNTY, STATE OF NEVADA, ON JUNE 1, 1965, IN BOOK 31, PAGE 686, AS DOCUMENT NO. 28309, AND AMENDED TITLE SHEET RECORDED ON JUNE 4, 1965, IN BOOK 31, PAGE 797, AS DOCUMENT NO. 28377

IN WITNESS WHEREOF THE BENEFICIARY HAS EXECUTED THIS INSTRUMENT
AUGUST 24, 1998.

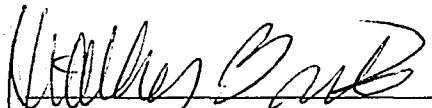
ZIONS FIRST NATIONAL BANK
ALSO KNOWN AS NEVADA STATE BANK



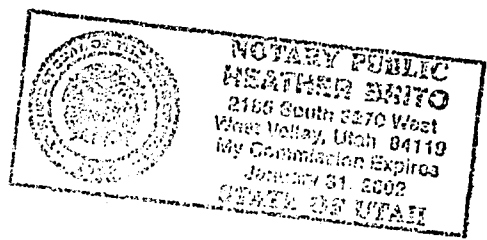
Rich Seely
Vice President

STATE OF UTAH)
COUNTY OF)

The foregoing instrument was acknowledged before me AUGUST 24, 1998 by Rich Seely, Vice President, of Zions First National Bank also known as Nevada State Bank.



Notary Public



0448932
BK0998PG1283

COPY

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

'98 SEP -8 P12:03

0448932

BK0998PG1284

LINDA SLATER
RECORDER
\$11⁰⁰ PAID *ka* DEPUTY