

WHEN RECORDED MAIL TO:
ZIONS FIRST NATIONAL BANK
2185 SOUTH 3270 WEST
WEST VALLEY, UT 84119
18-4418-0004-000624

SUBSTITUTION OF TRUSTEE / DEED OF RECONVEYANCE

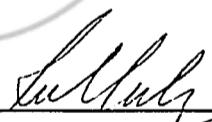
APPOINTMENT OF SUCCESSOR TRUSTEE AND RELEASE OF DEED

Zions First National Bank also known as Nevada State Bank is hereby appointed Successor Trustee under that certain Trust Deed dated NOVEMBER 14, 1997, executed by TORBEN HANSEN AND MARTHA HANSEN, 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 19, 1997, with recorder's Book #1197, and INST. #0426676 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:

LOTS 30 AS SET FORTH ON THE FINAL MAP OF TILLMAN ESTATES, FILE FOR RECORD IN THE OFFICE OF THE COUNTY RECORDER OF DOUGLAS COUNTY, STATE OF NEVADA, ON APRIL 12, 1994, IN BOOK 494, AS PAGE 2192, AS DOCUMENT NO. 334956

IN WITNESS WHEREOF THE BENEFICIARY HAS EXECUTED THIS INSTRUMENT
OCTOBER 5, 1998.


ZIONS FIRST NATIONAL BANK
ALSO KNOWN AS NEVADA STATE BANK



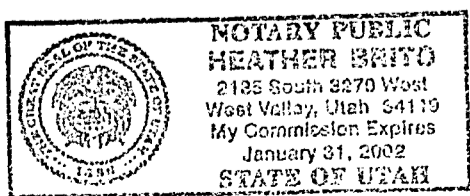
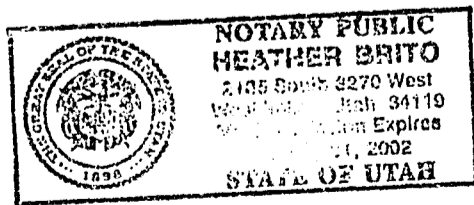
Rich Seely
Vice President

STATE OF UTAH)
COUNTY OF)

The foregoing instrument was acknowledged before me OCTOBER 5, 1998 by Rich Seely, Vice President, of Zions First National Bank also known as Nevada State Bank.



Notary Public



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0459814
BK0199PG5541

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

'99 JAN 28 P1:05

0459814

BK0199PG5542

LINDA SLATER
RECORDER

\$ 11.00 PAID Pr DEPUTY