

WHEN RECORDED MAIL TO:
ZIONS FIRST NATIONAL BANK
2185 SOUTH 3270 WEST
WEST VALLEY, UT 84119
018044180004000293

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 AUGUST 25, 1997, executed by GREG D SILVESTRO AND JANET I SILVESTRO, 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 AUGUST 29, 1997, with recorder's Book #0897, and INST. #0420596 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:

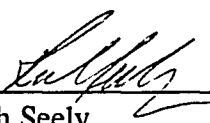
ALL THAT CERTAIN LOT, PIECE OR PARCEL OF LAND SITUATE IN THE COUNTY OF DOUGLAS, STATE OF NEVADA, DESCRIBED AS FOLLOWS:

LOT 11, IN BLOCK N, AS SHOWN ON THE MAP OF GARDNERVILLE RANCHOS UNIT NO. 4, FILED FOR RECORD IN THE OFFICE OF THE COUNTY RECORDER OF DOUGLAS COUNTY, STATE OF NEVADA, ON APRIL 10, 1967 IN MAP BOOK 1, FILE NO. 35914.

APN-27-603-01

IN WITNESS WHEREOF THE BENEFICIARY HAS EXECUTED THIS INSTRUMENT
OCTOBER 26, 1998.


ZIONS FIRST NATIONAL BANK
ALSO KNOWN AS NEVADA STATE BANK



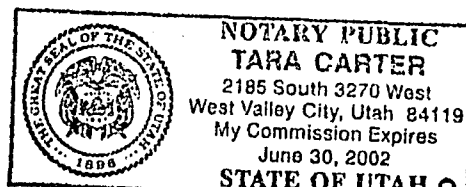
Rich Seely
Vice President

STATE OF UTAH)
COUNTY OF)

The foregoing instrument was acknowledged before me OCTOBER 26, 1998 by Rich Seely, Vice President, of Zions First National Bank also known as Nevada State Bank.



Notary Public



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

'99 JAN 28 P1:05

0459815

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LINDA SLATER
RECORDER

\$ 11.00 PAID for DEPUTY