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WHEN RECORDED MAIL TO:
ZIONS FIRST NATIONAL BANK
2185 SOUTH 3270 WEST
WEST VALLEY, UT 84119
18-100-44-0000-000289

SUBSTITUTION OF TRUSTEE / DEED OF RECONVEYANCE

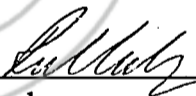
APPOINTMENT OF SUCCESSOR TRUSTEE AND RELEASE OF DEED

Zions First National Bank also known as Nevada State Bank is hereby appointed Successor Trustee under that certain Trust Deed dated MARCH 9, 1996, executed by JOE RAMIREZ AND TERESA A RAMIREZ, 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, with recorder's Book #0396, and INST. #383221 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 117, AS SHOWN ON THE MAP OF GARDENERVILLE RANCHOS UNIT NO. 7, FILED FOR RECORD IN THE OFFICE OF THE COUNTY RECORDER OF DOUGLAS COUNTY, NEVADA, ON MARCH 27, 1974, IN BOOK 374, PAGE 676, AS FILE NO. 72456

IN WITNESS WHEREOF THE BENEFICIARY HAS EXECUTED THIS INSTRUMENT
JANUARY 21, 1999.

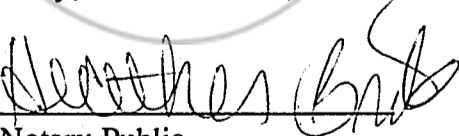
ZIONS FIRST NATIONAL BANK
ALSO KNOWN AS NEVADA STATE BANK



Rich Seely
Vice President

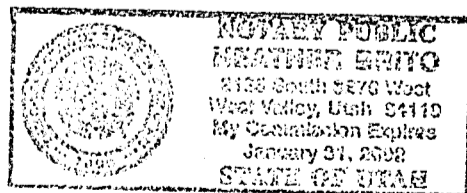
STATE OF UTAH)
COUNTY OF)

The foregoing instrument was acknowledged before me JANUARY 21, 1999 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



'99 MAR -1 P2:23

LINDA SLATER
RECORDER
\$10⁰⁰ PAID K2 DEPUTY

0462356

BK0399PG0397