

WHEN RECORDED MAIL TO:  
Nevada State Bank  
Consumer Loan Center  
P. O. Box 30160  
Salt Lake City, Utah 84130-0160  
044180004001796

**SUBSTITUTION OF TRUSTEE**

Zions First National Bank is hereby appointed Successor Trustee under that certain Trust Deed executed by DAN R GEARHART AND JUDITH I GEARHART, 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 FEBRUARY 26, 1999, with Entry No. 0462075, in Book 0299 on the records of DOUGLAS County, Nevada. This appointment is hereby made by Nevada State Bank, the present Beneficiary under said Trust Deed.

The real property which the Trust Deed describes is as follows, and is located in DOUGLAS County, State of Nevada:

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

A PORTION OF THE NORTHEAST ¼ OF THE NORTHWEST ¼ OF SECTION 32, TOWNSHIP 13 NORTH, RANGE 21 EAST, M.D.B. & M., FURTHER DESCRIBED AS FOLLOWS:

PARCEL 2 AS SET FORTH ON PARCEL MAP FOR JUELL L BARKER, FILED IN THE OFFICE OF THE COUNTY RECORDER OF DOUGLAS COUNTY, STATE OF NEVADA ON AUGUST 21, 1990, IN BOOK 890, AT PAGE 3375, AS DOCUMENT NO. 232848.

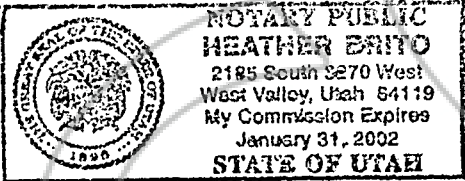
Property address known as:

IN WITNESS WHEREOF THE BENEFICIARY HAS EXECUTED THIS INSTRUMENT THIS 30 th day of June 1999.

By: Cordon D. Hunt  
Cordon D. Hunt  
2<sup>nd</sup> Vice President

STATE OF UTAH )  
COUNTY OF SALT LAKE )

The foregoing instrument was acknowledged before me this 30 th day of June, 1999 by Cordon D. Hunt, 2<sup>nd</sup> Vice President, of Nevada State Bank.



Heather Brito  
Notary Public  
My commission expires: 1-31-2002  
Residing at Salt Lake City, Utah

**DEED OF RECONVEYANCE**

ZIONS FIRST NATIONAL BANK, as Trustee under a Trust Deed dated FEBRUARY 20, 1999 executed by DAN R GEARHART AND JUDITH I GEARHART, HUSBAND AND WIFE AS JOINT TENANTS, as trustor, and recorded FEBRUARY 26, 1999, in Book 0299, Page 5742, as Instrument No 0462075 of the records of the County Recorder of DOUGLAS County, State of Nevada pursuant to a written request of the 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 OF PARCEL OF LAND SITUATE IN THE COUNTY OF DOUGLAS, STATE OF NEVADA, DESCRIBED AS FOLLOWS:

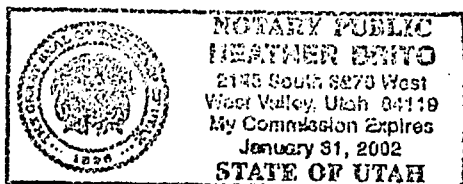
A PORTION OF THE NORTHEAST ¼ OF THE NORTHWEST ¼ OF SECTION 32, TOWNSHIP 13 NORTH, RANGE 21 EAST, M.D.B. & M., FURTHER DESCRIBED AS FOLLOWS:

PARCEL 2 AS SET FORTH ON PARCEL MAP FOR JUELL L BARKER, FILED IN THE OFFICE OF THE COUNTY RECORDER OF DOUGLAS COUNTY, STATE OF NEVADA ON AUGUST 21, 1990, IN BOOK 890, AT PAGE 3375, AS DOCUMENT NO. 232848.

Dated this 30 day of June, 1999.

ZIONS FIRST NATIONAL BANK

By: Cordon D. Hunt  
Cordon D. Hunt  
2nd Vice President



0472887

BK0799PG3536

STATE OF UTAH )  
COUNTY OF )

On this 30<sup>th</sup> day of JUNE, 1999, personally appeared before me Cordon D. Hunt, who being by me duly sworn, did say that he is the 2<sup>nd</sup> Vice President of ZIONS FIRST NATIONAL BANK, a National Association, Salt Lake City, Utah, and that said instrument was signed in behalf of said National Association by authority of a resolution of its Board of Directors; and said Cordon D. Hunt acknowledged to me that said ZIONS FIRST NATIONAL BANK, a National Association, Salt Lake City, Utah executed the same.

Nathan B. ...  
Notary Public

My commission expires: 1-31-2002  
Residing at Salt Lake City, Utah

COPY

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

'99 JUL 21 AIO:26

0472887  
BK0799P63537

LINDA SLATER  
RECORDER,  
\$11.00 PAID [Signature] DEPUTY