

WHEN RECORDED MAIL TO:
Nevada State Bank
Consumer Loan Center
P. O. Box 30160
Salt Lake City, Utah 84130-0160
ACCT #44180004000657

SUBSTITUTION OF TRUSTEE

Zions First National Bank is hereby appointed Successor Trustee under that certain Trust Deed executed by JAMES V PISCOTTI, JR AND SHAWNA A PISCOTTI, 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 DECMEBER 1, 1997, with Entry No. 0427390, in Book 1297-0274 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:
LOT 726, AS SHOWN ON THE MAP OF GARDNERVILLE RANCHOS UNIT NO. 7, FILED FOR RECORD IN THE OFFICE OF THE COUNTY RECORDER OF DOUGLAS COUNTY, NEVADA, ON MARCH 27, 1974, AS DOCUMENT NO. 72456.

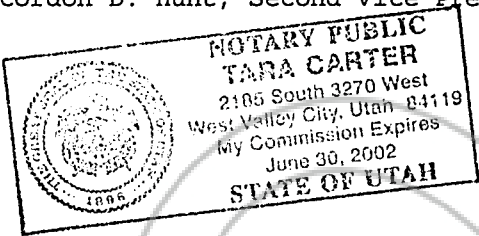
Property address known as:

IN WITNESS WHEREOF THE BENEFICIARY HAS EXECUTED THIS INSTRUMENT July 19, 1999.

By: Cordon D. Hunt
Cordon D. Hunt
Second Vice President

STATE OF UTAH)
COUNTY OF SALT LAKE)

The foregoing instrument was acknowledged before me this 19 day of July, 1999 by Cordon D. Hunt, Second Vice President, of Nevada State Bank.



Tara Carter
Notary Public
My commission expires: June 30 2002
Residing at Salt Lake City, Utah

DEED OF RECONVEYANCE

ZIONS FIRST NATIONAL BANK, as Trustee under a Trust Deed dated NOVEMBER 25, 1997, executed by JAMES V PISCOTTI, JR AND SHAWNA A PISCOTTI, HUSBAND AND WIFE, AS JOINT TENANTS, as trustor, and recorded DECMEBER 1, 1997, in Book 1297-0274, Page _____ as Instrument No. 0427390 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:

LOT 726, AS SHOWN ON THE MAP OF GARDNERVILLE RANCHOS UNIT NO. 7, FILED FOR RECORD IN THE OFFICE OF THE COUNTY RECORDER OF DOUGLAS COUNTY, NEVADA, ON MARCH 27, 1974, AS DOCUMENT NO. 72456.

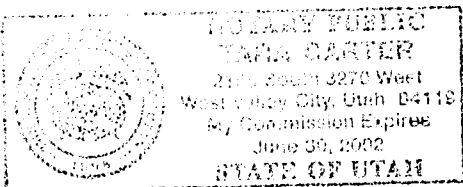
Dated JULY 19, 1999

ZIONS FIRST NATIONAL BANK

By: Cordon D. Hunt
Cordon D. Hunt
Second Vice President

STATE OF UTAH)
COUNTY OF SALT LAKE)

On this 19 day of July, 1999, personally appeared before me Cordon D. Hunt, who being by me duly sworn, did say that he is the 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.



Tara Carter
Notary Public
My commission expires: June 30 2002
Residing at Salt Lake City, Utah

0473819

BK0899PG0713

COPY

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

'99 AUG -4 A9:52

0473819

BK0899PG0714

LINDA SLATER
RECORDER
\$11.00 PAID 2 DEPUTY