

WHEN RECORDED MAIL TO:
Nevada State Bank
Consumer Loan Center
P. O. Box 30160
Salt Lake City, Utah 84130-0160
ACCT #44180004000830

SUBSTITUTION OF TRUSTEE

Zions First National Bank is hereby appointed Successor Trustee under that certain Trust Deed executed by NOEL R HENCRICKSON AND CYTHIA HENDRICKSON, 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 MARCH 13, 1998, with Entry No. 0434895, in Book 0398-3050 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 OR PARCEL OF LAND SITUATE IN THE COUNTY OF DOUGLAS, STATE OF ENVADA, DESCRIBED AS FOLLOWS: LOT 628, AS SHOWN ON THE MAP OF GARDNERVILLE RANCHOS UNIT NO. 6, FILED FOR RECORD IN THE OFFICE OF THE COUNTY RECORDER OF DOUGLAS COUNTY, NEVADA, ON MAY 29, 1973, IN BOOK 573, PAGE 1026, AS FILE NO. 66512. APN 29-245-01

Property address known as:

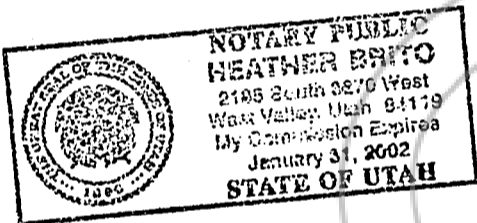
IN WITNESS WHEREOF THE BENEFICIARY HAS EXECUTED THIS INSTRUMENT July 15, 1999.

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

STATE OF UTAH)
COUNTY OF SALT LAKE)

The foregoing instrument was acknowledged before me this 20 day of July, 1999 by Cordon D. Hunt, Second Vice President, of Nevada State Bank.

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

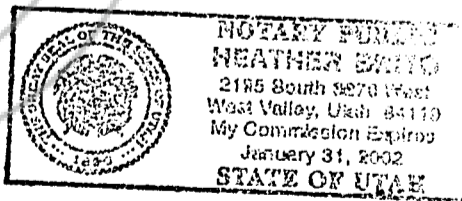


DEED OF RECONVEYANCE

ZIONS FIRST NATIONAL BANK, as Trustee under a Trust Deed dated MARCH 9, 1998, executed by NOEL R HENCRICKSON AND CYTHIA HENDRICKSON, HUSBAND AND WIFE AS JOINT TENANTS, as trustor, and recorded MARCH 13, 1998, in Book 0398-3050, Page _____ as Instrument No. 0434895 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 OR PARCEL OF LAND SITUATE IN THE COUNTY OF DOUGLAS, STATE OF ENVADA, DESCRIBED AS FOLLOWS: LOT 628, AS SHOWN ON THE MAP OF GARDNERVILLE RANCHOS UNIT NO. 6, FILED FOR RECORD IN THE OFFICE OF THE COUNTY RECORDER OF DOUGLAS COUNTY, NEVADA, ON MAY 29, 1973, IN BOOK 573, PAGE 1026, AS FILE NO. 66512. APN 29-245-01

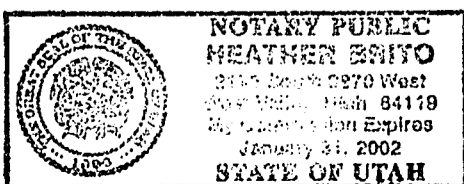
Dated JULY 15, 1999



ZIONS FIRST NATIONAL BANK
By: Cordon D. Hunt
Cordon D. Hunt
Second Vice President

STATE OF UTAH)
COUNTY OF SALT LAKE)

On this 20 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.



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

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BK0899PG0715

COPY

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

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0473820
BK0899PG0716

LINDA SLATER
RECORDER
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