

✓ WHEN RECORDED MAIL TO:
Nevada State Bank
Consumer Loan Center
P. O. Box 30160
Salt Lake City, Utah 84130-0160
4318000400062

SUBSTITUTION OF TRUSTEE

Zions First National Bank is hereby appointed Successor Trustee under that certain Trust Deed executed by ROGER V COTTON AND GLORIA G COTTON 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 JUNE 19, 1997, with Entry No. 0415476, in Book 0697 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 1 IN BLOCK A AS SHOWN ON THE OFFICIAL MAP OF SILVERADO HEIGHTS SUBDIVISION FILED FOR RECORD IN THE OFFICE OF THE COUNTY RECORDER O DOUGLAS COUNTY NEVADA ON SEPTEMBER 19, 1978 IN BOOK 978 PAGE 1176 AS DOCUMENT NO 25326 AND CERTIFICATE OF AMENDMENT OF THE FINAL PLAT OF SAID SUBDIVISION RECORDED AUGUST 23, 1979 IN BOOK 879 OF OFFICIAL RECORDS AS PAGE 1725 AS DOCUMENT NO 35885 AND CERTIFICATE OF AMENDMENT OF THE FINAL PLAT OF SAID SUBDIVISION RECORDED OCTOBER 12, 1979 IN BOOK 1079 AT PAGE 1039 AS DOCUMENT NO 37638 OFFICIAL RECORDS DOUGLAS COUNTY NEVADA.

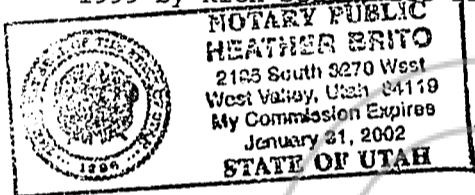
Property address known as:

IN WITNESS WHEREOF THE BENEFICIARY HAS EXECUTED THIS INSTRUMENT THIS 26 th day of August 1999.

By: [Signature]
Rich Seely
Vice President

STATE OF UTAH)
COUNTY OF SALT LAKE)

The foregoing instrument was acknowledged before me this 26 th day of August, 1999 by Rich Seely, Vice President, of Nevada State Bank.



[Signature]
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 JUNE 11, 1997 executed by ROGER V COTTON AND GLORIA G COTTON HUSBAND AND WIFE AS JOINT TENANTS, as trustor, and recorded JUNE 19, 1997, in Book 0697, Page 4009, as Instrument No 0415476 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 1 IN BLOCK A AS SHOWN ON THE OFFICIAL MAP OF SILVERADO HEIGHTS SUBDIVISION FILED FOR RECORD IN THE OFFICE OF THE COUNTY RECORDER O DOUGLAS COUNTY NEVADA ON SEPTEMBER 19, 1978 IN BOOK 978 PAGE 1176 AS DOCUMENT NO 25326 AND CERTIFICATE OF AMENDMENT OF THE FINAL PLAT OF SAID SUBDIVISION RECORDED AUGUST 23, 1979 IN BOOK 879 OF OFFICIAL RECORDS AS PAGE 1725 AS DOCUMENT NO 35885 AND CERTIFICATE OF AMENDMENT OF THE FINAL PLAT OF SAID SUBDIVISION RECORDED OCTOBER 12, 1979 IN BOOK 1079 AT PAGE 1039 AS DOCUMENT NO 37638 OFFICIAL RECORDS DOUGLAS COUNTY NEVADA.

Dated this 26 day of August, 1999.

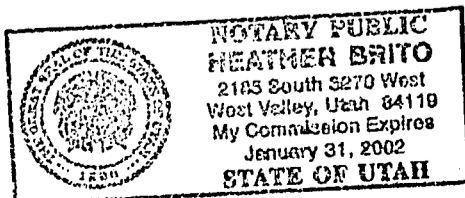
ZIONS FIRST NATIONAL BANK

By: [Signature]
Rich Seely
Vice President

STATE OF UTAH)
COUNTY OF)

On this 26 day of August, 1999, personally appeared before me Rich Seely, 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 Rich Seely acknowledged to me that said ZIONS FIRST NATIONAL BANK, a National Association, Salt Lake City, Utah executed the same.

[Signature]
Notary Public
My commission expires: 1-31-2002
Residing at Salt Lake City, Utah



0475946

BK0999PG0858

COPY

REQUESTED BY

Zions Bank

IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

1999 SEP -7 PM 1:15

LINDA SLATER
RECORDER

\$ 11.00 PAID DL DEPUTY

0475946

BK0999PG0859