

WHEN RECORDED MAIL TO:
Nevada State Bank
Consumer Loan Center
P. O. Box 30160
Salt Lake City, Utah 84130-0160
018044180004000175

SUBSTITUTION OF TRUSTEE

Zions First National Bank is hereby appointed Successor Trustee under that certain Trust Deed executed by ANDREW N PRAUSE AND BETH R PRAUSE, 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 AUGUST 8, 1997, with Entry No. 0418949, in Book 0897 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 NEVADA, DESCRIBED AS FOLLOWS: LOT 27, AS SHOWN ON THE MAP OF GARDNERVILLE RANCHOS UNIT NO. 2, FILED FOR RECORD IN THE OFFICE OF THE COUNTY RECORDER OF DOUGLAS COUNTY ATATE OF NEVADA, ON JUNE 1, 1965, IN BOOK 31, PAGE 686, AS DOCUMENT NO. 28309, AND AMENDED TITLE SHEET RECORDED JUNE 4, 1965, IN BOOK 31, PAGE 797, AS DOCUMENT NO. 28377.

Property address known as:

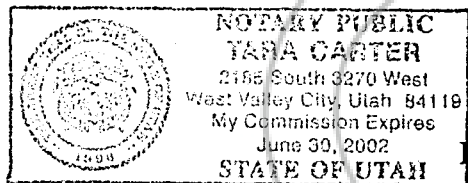
IN WITNESS WHEREOF THE BENEFICIARY HAS EXECUTED THIS INSTRUMENT THIS _____ th day of _____ 1999.

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

STATE OF UTAH)
COUNTY OF SALT LAKE)

The foregoing instrument was acknowledged before me this 26th day of August, 1999 by Cordon D. Hunt, 2nd Vice President, of Nevada State Bank.

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



DEED OF RECONVEYANCE

ZIONS FIRST NATIONAL BANK, as Trustee under a Trust Deed dated AUGUST 4, 1997 executed by ANDREW N PRAUSE AND BETH R PRAUSE, HUSBAND AND WIFE AS JOINT TENANTS, as trustor, and recorded AUGUST 8, 1997, in Book 0897, Page 1267, as Instrument No 0418949 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:

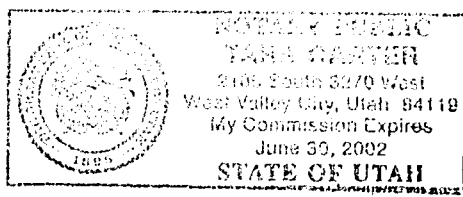
ALL THAT CERTAIN LOT, PIECE OR PARCEL OF LAND SITUATE IN THE COUNTY OF DOUGLAS, STATE OF NEVADA, DESCRIBED AS FOLLOWS: LOT 27, AS SHOWN ON THE MAP OF GARDNERVILLE RANCHOS UNIT NO. 2, FILED FOR RECORD IN THE OFFICE OF THE COUNTY RECORDER OF DOUGLAS COUNTY ATATE OF NEVADA, ON JUNE 1, 1965, IN BOOK 31, PAGE 686, AS DOCUMENT NO. 28309, AND AMENDED TITLE SHEET RECORDED JUNE 4, 1965, IN BOOK 31, PAGE 797, AS DOCUMENT NO. 28377.

Dated this _____ day of _____, 1999.

ZIONS FIRST NATIONAL BANK
By: Cordon D. Hunt
Cordon D. Hunt
2nd Vice President

STATE OF UTAH)
COUNTY OF _____)

On this 26st day of August, 1999, personally appeared before me Cordon D. Hunt, who being by me duly sworn, did say that he is the 2nd 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:
Residing at Salt Lake City, Utah 0475947

BK0999PG0860

COPY

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

1999 SEP -7 PM 1: 15

LINDA SLATER
RECORDER

\$ 11.00 PAID [Signature] DEPUTY

0475947

BK0999PG0861