

WHEN RECORDED MAIL TO:  
Nevada State Bank  
Consumer Loan Center  
P. O. Box 30160  
Salt Lake City, Utah 84130-0160  
10044000001113

**SUBSTITUTION OF TRUSTEE**

Zions First National Bank is hereby appointed Successor Trustee under that certain Trust Deed executed by LYANE TERZICH A MARRIED WOMAS AS HER SOLE AND SEPARATE PROPERTY, as Trustor, in which Nevada State Bank is named Beneficiary and FIRST AMERICAN TITLE COMPANY OF NEVADA, as Trustee, and recorded OCTOBER 28, 1996, with Entry No. 399778, in Book 1096 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 PEICE OF PARCEL OF LAND SITUATE IN THE COUNTY OF DOUGLAS STATE OF NEVADA DESCRIBED AS FOLLOWS:

LOT 6 OF BLOCK L AS SHOWN ON THE MAP OF GARDNERVILLE RANCHOS UNIT NO 4 FILED FOR RECORD IN THE OFFICE OF THE COUNTY RECORDER OF DOUGLAS COUNTY STATE OF NEVADA ON APRIL 10, 1967 AS DOCUMENT NO 35914 OFFICIAL RECORDS.

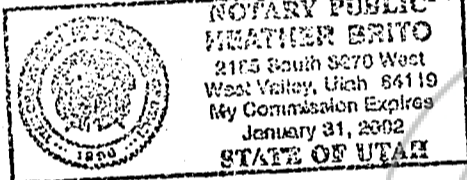
Property address known as:

IN WITNESS WHEREOF THE BENEFICIARY HAS EXECUTED THIS INSTRUMENT THIS 8 th day of September 1999.

By: [Signature]  
Rich Seely  
Vice President

STATE OF UTAH )  
COUNTY OF SALT LAKE )

The foregoing instrument was acknowledged before me this 8 th day of September, 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 OCTOBER 22, 1996 executed by LYANE TERZICH A MARRIED WOMAS AS HER SOLE AND SEPARATE PROPERTY, as trustor, and recorded OCTOBER 28, 1996, in Book 1096, Page 4952, as Instrument No 399778 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 PEICE OF PARCEL OF LAND SITUATE IN THE COUNTY OF DOUGLAS STATE OF NEVADA DESCRIBED AS FOLLOWS:

LOT 6 OF BLOCK L AS SHOWN ON THE MAP OF GARDNERVILLE RANCHOS UNIT NO 4 FILED FOR RECORD IN THE OFFICE OF THE COUNTY RECORDER OF DOUGLAS COUNTY STATE OF NEVADA ON APRIL 10, 1967 AS DOCUMENT NO 35914 OFFICIAL RECORDS.

Dated this 8 day of September, 1999.

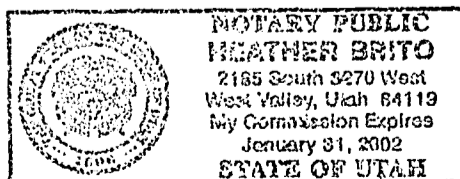
ZIONS FIRST NATIONAL BANK

By: [Signature]  
Rich Seely  
Vice President

STATE OF UTAH )  
COUNTY OF )

On this 8 th day of September, 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



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

1999 SEP 22 AM 9: 51

LINDA SLATER  
RECORDER

\$ 11.00 PAID K2 DEPUTY

0477206

BK0999PG4347