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WHEN RECORDED MAIL TO:
Nevada State Bank
Consumer Loan Center
P. O. Box 30160
Salt Lake City, Utah 84130-0160
01810044000000669

SUBSTITUTION OF TRUSTEE

Zions First National Bank is hereby appointed Successor Trustee under that certain Trust Deed executed by DELMAR MCCOY AND HAZEL MCCOY, 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 MAY 6, 1996, with Entry No. 387135, in Book 0596 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 41, AS SHOWN ON THE MAP OF IDLE ACRES SUBDIVISION, FILED FOR RECORD IN THE OFFICE OF THE COUNTY RECORDER OF DOUGLAS COUNTY, STATE OF NEVADA, ON APRIL 5, 1960.

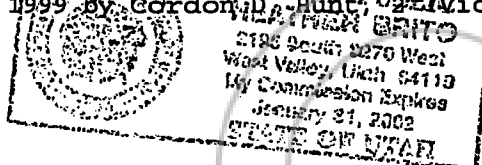
Property address known as:

IN WITNESS WHEREOF THE BENEFICIARY HAS EXECUTED THIS INSTRUMENT THIS 20 day of November 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 20 day of November 1999 by Cordon D. Hunt, 2nd 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 APRIL 30, 1996 executed by DELMAR MCCOY AND HAZEL MCCOY, HUSBAND AND WIFE AS JOINT TENANTS, as trustor, and recorded MAY 6, 1996, in Book 0596, Page 0977, as Instrument No 387135 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:

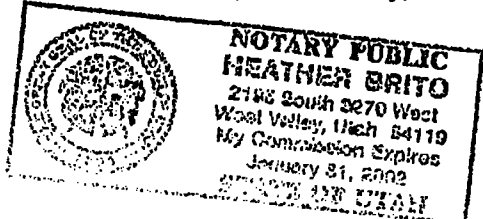
LOT 41, AS SHOWN ON THE MAP OF IDLE ACRES SUBDIVISION, FILED FOR RECORD IN THE OFFICE OF THE COUNTY RECORDER OF DOUGLAS COUNTY, STATE OF NEVADA, ON APRIL 5, 1960.

Dated this 20 day of November, 1999.

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

STATE OF UTAH)
COUNTY OF)

On this 20 day of November, 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.



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

0481978

BK1299PG0778

COPY

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

1999 DEC -6 AM 8:47

LINDA SLATER
RECORDER

\$ 11.00 PAID K2 DEPUTY

0481978

BK1299PG0779