

WHEN RECORDED MAIL TO:  
Nevada State Bank  
Consumer Loan Center  
P. O. Box 30160  
Salt Lake City, Utah 84130-0160  
018044180004001531  
APN 2929223

**SUBSTITUTION OF TRUSTEE**

Zions First National Bank is hereby appointed Successor Trustee under that certain Trust Deed executed by JOE RAMIREZ AND TERESA A RAMIREZ, HUSBAND AND WIFE AS JOINT TENANTS, as Trustor, in which Nevada State Bank is named Beneficiary and FIRST AMERICAN TITLE OF NEVADA, as Trustee, and recorded NOVEMBER 25, 1998, with Entry No. 0455064, in Book 1198 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 117, AS SHOWN BY THE MAP OF GARDNERVILLE RANCHOS UNIT NO. 7, FILED FOR RECORD IN THE OFFICE OF THE COUNTY RECORDER OF DOUGLAS COUNTY, STATE OF NEVADA, ON MARCH 27, 1974, IN BOOK 374, PAGE 676, AS FILE NO. 72456

Property address known as:

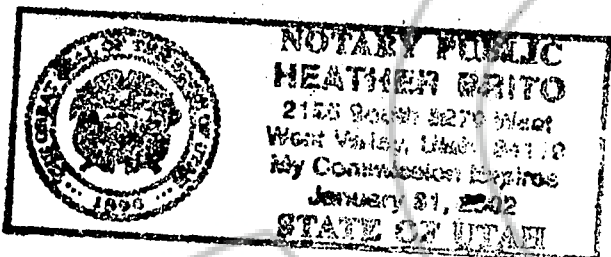
IN WITNESS WHEREOF THE BENEFICIARY HAS EXECUTED THIS INSTRUMENT THIS 16 th day of December 1999.

**NEVADA STATE BANK**

By: Cordon D. Hunt  
Cordon D. Hunt  
2<sup>nd</sup> Vice President

STATE OF UTAH)  
COUNTY OF SALT LAKE)

The foregoing instrument was acknowledged before me this 16 th day of December 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 NOVEMBER 20, 1998 executed by JOE RAMIREZ AND TERESA A RAMIREZ, HUSBAND AND WIFE AS JOINT TENANTS, as trustor, and recorded NOVEMBER 25, 1998, in Book 1198, Page 6181, as Instrument No 0455064 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 117, AS SHOWN BY THE MAP OF GARDNERVILLE RANCHOS UNIT NO. 7, FILED FOR RECORD IN THE OFFICE OF THE COUNTY RECORDER OF DOUGLAS COUNTY, STATE OF NEVADA, ON MARCH 27, 1974, IN BOOK 374, PAGE 676, AS FILE NO. 72456

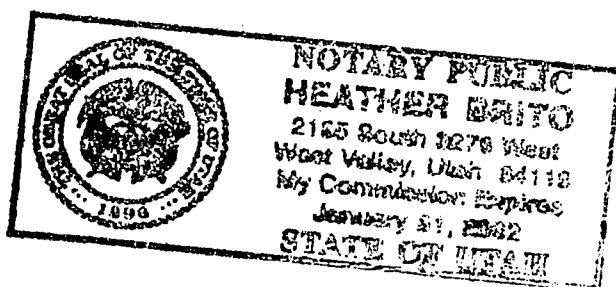
Dated this 16 day of December, 1999.

ZIONS FIRST NATIONAL BANK

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

STATE OF UTAH)  
COUNTY OF

On this 16 th day of December, 1999, personally appeared before me Cordon D. Hunt, who being by me duly sworn, did say that he is the 2<sup>nd</sup> 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

0483702

BKO100PG0139

COPY

REQUESTED BY

*Zions Bank*

IN OFFICIAL RECORDS OF  
DOUGLAS CO., NEVADA

2000 JAN -3 AM 11: 54

LINDA SLATER  
RECORDER

\$ 11.00 PAID K2 DEPUTY

0483702

BK0100PG0140