

WHEN RECORDED MAIL TO:
Nevada State Bank
Consumer Loan Center
P. O. Box 30160
Salt Lake City, Utah 84130-0160
LOAN #044180004000988 APN#25-610-16

NEW APN: 1220-04-210-001

SUBSTITUTION OF TRUSTEE

Zions First National Bank is hereby appointed Successor Trustee under that certain Trust Deed executed by FRANK E WRIGHT AND MERLY Y WRIGHT, 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 APRIL 6, 1998, with Entry No. 0436651, in Book 0498 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 16, IN BLOCK A, AS SET FORTH ON THE MAP OF SUNSET PARK SUBDIVISION, FILED FOR RECORD IN THE OFFICE OF THE COUNTY RECORDER OF DOUGLAS COUNTY, STATE OF NEVADA, ON JUNE 5, 1987 IN BOOK 687, PAGE 763, AS DOCUMENT NO. 155926 AND BY CERTIFICATE OF AMENDMENT RECORDED DECEMBER 23, 1987, IN BOOK 1287, PAGE 3314, DOCUMENT NO. 169385 OF OFFICIAL RECORDS OF DOUGLAS COUNTY NEVADA.

Property address known as:

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

NEVADA STATE BANK

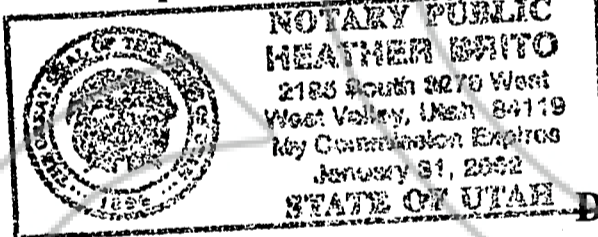
By: _____

Rich Seely

Rich Seely
Vice President

STATE OF UTAH)
COUNTY OF SALT LAKE)

The foregoing instrument was acknowledged before me this 16th day of December 1999 by Rich Seely, Vice President, of Nevada State Bank.



16th day of December

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 1, 1998 executed by FRANK E WRIGHT AND MERLY Y WRIGHT, HUSBAND AND WIFE AS JOINT TENANTS, as trustor, and recorded APRIL 6, 1998, in Book 0498, Page 0869, as Instrument No 0436651 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 16, IN BLOCK A, AS SET FORTH ON THE MAP OF SUNSET PARK SUBDIVISION, FILED FOR RECORD IN THE OFFICE OF THE COUNTY RECORDER OF DOUGLAS COUNTY, STATE OF NEVADA, ON JUNE 5, 1987 IN BOOK 687, PAGE 763, AS DOCUMENT NO. 155926 AND BY CERTIFICATE OF AMENDMENT RECORDED DECEMBER 23, 1987, IN BOOK 1287, PAGE 3314, DOCUMENT NO. 169385 OF OFFICIAL RECORDS OF DOUGLAS COUNTY NEVADA.

Dated this 16 day of December, 1999.

ZIONS FIRST NATIONAL BANK

By: _____

Rich Seely

Rich Seely
Vice President


STATE OF UTAH)
COUNTY OF)

0483703

BK0100PG0141

On this 16th day of Dec., 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

 NOTARY PUBLIC
HEATHER BRITO
2188 South 3070 West
West Valley, Utah 84119
My Commission Expires
January 31, 2002
STATE OF UTAH

COPY

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

2000 JAN -3 AM 11:55

LINDA SLATER
RECORDER

\$ 11.00 PAID K2 DEPUTY

0483703

BK0100PG0142