

WHEN RECORDED MAIL TO:
Nevada State Bank
Consumer Loan Center
P. O. Box 30160
Salt Lake City, Utah 84130-0160
018044180004000574
APN ~~29-422-23~~

New
1220-22-410-128

SUBSTITUTION OF TRUSTEE

Zions First National Bank is hereby appointed Successor Trustee under that certain Trust Deed executed by BRUCE L FLOM AND BRENDA K FLOM, 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 10, 1997, with Entry No. 0426024, in Book 1197 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 940, AS SHOWN ON THE MAP OF GARDNERVILLE RANCHOS UNIT NO. 7, FILED FOR RECORD IN THE OFFICE OF THE COUNTY RECORDER OF DOUGLAS COUNTY, NEVADA, ON MARCH 27, 1974, IN BOOK 374, PAGE 676, AS FILED NO. 72456.

APN ~~29-422-23~~ *New 1220-22-410-128*

Property address known as:

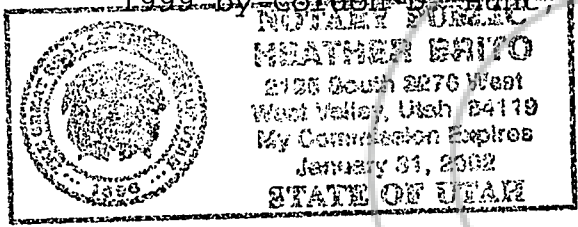
IN WITNESS WHEREOF THE BENEFICIARY HAS EXECUTED THIS INSTRUMENT THIS 21st day of December 1999.

NEVADA STATE BANK

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 21st day of December 1999, by Gordon 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 5, 1997 executed by BRUCE L FLOM AND BRENDA K FLOM, HUSBAND AND WIFE AS JOINT TENANTS, as trustor, and recorded NOVEMBER 10, 1997, in Book 1197, Page 1883, as Instrument No 0426024 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 940, AS SHOWN ON THE MAP OF GARDNERVILLE RANCHOS UNIT NO. 7, FILED FOR RECORD IN THE OFFICE OF THE COUNTY RECORDER OF DOUGLAS COUNTY, NEVADA, ON MARCH 27, 1974, IN BOOK 374, PAGE 676, AS FILED NO. 72456.

APN 29-422-23

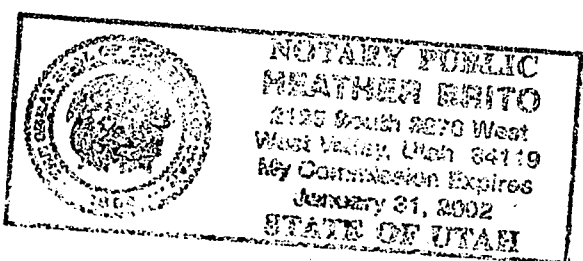
Dated this 21 day of December, 1999.

ZIONS FIRST NATIONAL BANK

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

STATE OF UTAH)
COUNTY OF)

On this 21 st day of December, 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

0483963

BK0100PG0875

COPY

REQUESTED BY

Zross Bank

IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

2000 JAN -7 AM 9: 37

LINDA SLATER
RECORDER

\$ 11.00 PAID 2 DEPUTY

0483963

BK0100P60876