

WHEN RECORDED MAIL TO:
Nevada State Bank
Consumer Loan Center
P. O. Box 30160
Salt Lake City, Utah 84130-0160
44180004000970

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. 0436652, 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 OF PARCEL OF LAND SITUATED IN THE COUNTY OF DOUGLAS STATE OF NEVADA DESCRIBED AS FOLLOWS:

LOT 16 IN BLOCK A AS 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 21st day of December 1999.

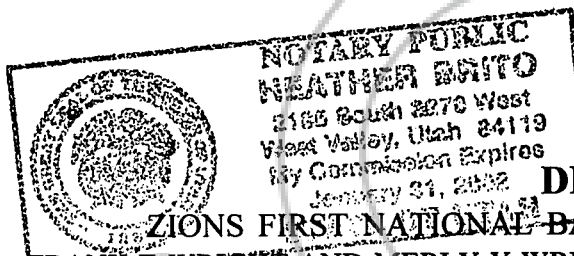
NEVADA STATE BANK

By: Cordon D Hunt

Cordon D Hunt
Second Vice President

STATE OF UTAH)
COUNTY OF SALT LAKE)

The foregoing instrument was acknowledged before me this 21st day of December 1999 by Cordon D Hunt, Second 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 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 0884, as Instrument No 0436652 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 OF PARCEL OF LAND SITUATED IN THE COUNTY OF DOUGLAS STATE OF NEVADA DESCRIBED AS FOLLOWS:

LOT 16 IN BLOCK A AS 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 21st day of December 1999.

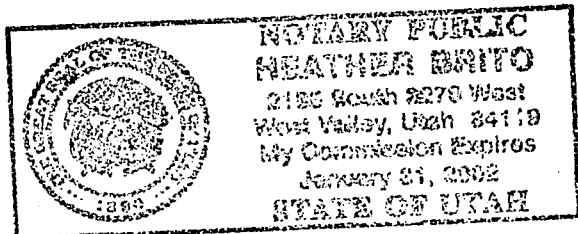
ZIONS FIRST NATIONAL BANK

By: Cordon D Hunt

Cordon D Hunt
Second Vice President

STATE OF UTAH)
COUNTY OF)

On this 21st day of December, 1999, personally appeared before me Cordon D Hunt, who being by me duly sworn, did say that he is the Second 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.



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

0483964

BK0100PG0877

COPY

REQUESTED BY
ZIONS BANK
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

2000 JAN -7 AM 9: 37

LINDA SLATER
RECORDER

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0483964

BKO 100PG0878