

WHEN RECORDED MAIL TO:  
Nevada State Bank  
Consumer Loan Center  
P. O. Box 30160  
Salt Lake City, Utah 84130-0160  
181004300002039 213230 *APR*

**SUBSTITUTION OF TRUSTEE**

Zions First National Bank is hereby appointed Successor Trustee under that certain Trust Deed executed by JOSEPH F HICKS AND JOAN E HICKS, as Trustor, in which Nevada State Bank is named Beneficiary and FRIST AMERICAN, as Trustee, and recorded APRIL 1 1997, with Entry No. 0408448, in Book 0397 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 107, IN BLOCK D AAS SHOWN ON MAP OF WILDHORSE UNIT NO. 3 A PLANNED UNIT DEVELOPMENT, FILED FOR RECORD IN THE OFFICE OF THE COUNTY RECORDER OF DOUGLAS COUNTY, STATE OF NEVADA ON JULY 2 1990, IN BOOK 790PAGE 26, AS DOCUMENT NO.229406

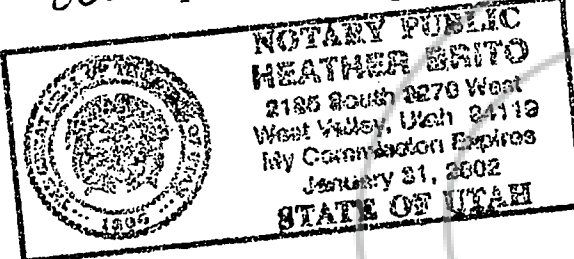
Property address known as:

IN WITNESS WHEREOF THE BENEFICIARY HAS EXECUTED THIS INSTRUMENT THIS 10 th day of January 2000.

By: [Signature]  
Rich Seely  
Vice President

STATE OF UTAH )  
COUNTY OF SALT LAKE )

The foregoing instrument was acknowledged before me this 10 th day of January 2000 by Rich Seely, Vice President, of Nevada State Bank.



[Signature]  
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 MARCH 12 1997 executed by JOSEPH F HICKS AND JOAN E HICKS, as trustor, and recorded APRIL 1 1997, in Book 0397, Page 2152, as Instrument No 0408448 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:

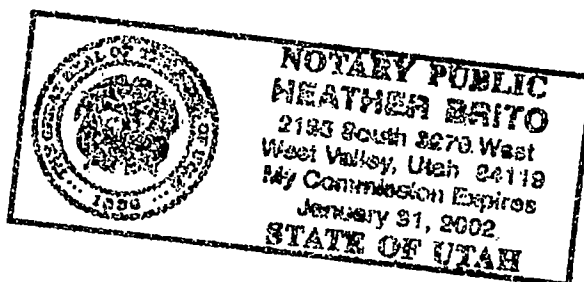
LOT 107, IN BLOCK D AAS SHOWN ON MAP OF WILDHORSE UNIT NO. 3 A PLANNED UNIT DEVELOPMENT, FILED FOR RECORD IN THE OFFICE OF THE COUNTY RECORDER OF DOUGLAS COUNTY, STATE OF NEVADA ON JULY 2 1990, IN BOOK 790PAGE 26, AS DOCUMENT NO.229406

Dated this 10 day of January, 2000.

ZIONS FIRST NATIONAL BANK  
By [Signature]  
Rich Seely  
Vice President

STATE OF UTAH )  
COUNTY OF )

On this 10th day of January, 2000, 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

**0484923**  
**BK0100PG3449**

COPY

REQUESTED BY

Zions Bank

IN OFFICIAL RECORDS OF  
DOUGLAS CO., NEVADA

2000 JAN 24 AM 10: 56

LINDA SLATER  
RECORDER

\$ 11<sup>00</sup> PAID K2 DEPUTY

0484923

BK 0100PG3450