

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

SUBSTITUTION OF TRUSTEE

Zions First National Bank is hereby appointed Successor Trustee under that certain Trust Deed executed by JESUS RAMOS AND TAMMY RAMOS 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 23, 1996, with Entry No. 386069, in Book 0496 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 566 AS SHOWN ON THE MAP THEREOF OF GARDNERVILLE RANCHOS UNIT NO 6 FILED FOR RECORD IN THE OFFICE OF THE COUNTY RECORDER OF DOUGLAS COUNTY STATE OF NEVADA ON MAY 29, 1973 IN BOOK 573 AT PAGE 1026 AS DOCUMENT NO 66512.

Property address known as:

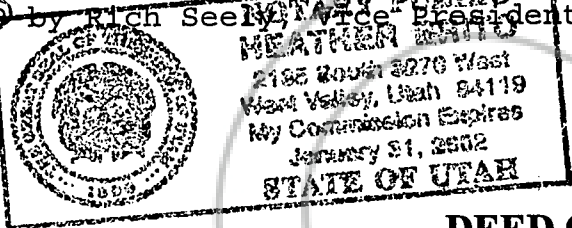
IN WITNESS WHEREOF THE BENEFICIARY HAS EXECUTED THIS INSTRUMENT THIS 10 th day of January 2000.

NEVADA STATE BANK

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 APRIL 19, 1996 executed by JESUS RAMOS AND TAMMY RAMOS HUSBAND AND WIFE AS JOINT TENANTS, as trustor, and recorded APRIL 23, 1996, in Book 0496, Page 4263, as Instrument No 386069 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 566 AS SHOWN ON THE MAP THEREOF OF GARDNERVILLE RANCHOS UNIT NO 6 FILED FOR RECORD IN THE OFFICE OF THE COUNTY RECORDER OF DOUGLAS COUNTY STATE OF NEVADA ON MAY 29, 1973 IN BOOK 573 AT PAGE 1026 AS DOCUMENT NO 66512.

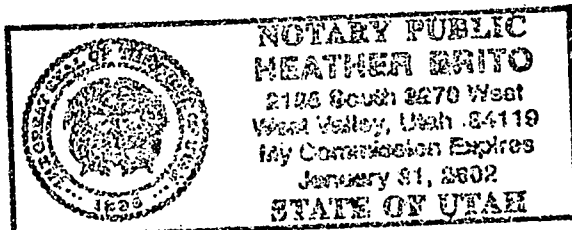
Dated this 10 day of January 2000.

ZIONS FIRST NATIONAL BANK

By: [Signature]
Rich Seely
Vice President

STATE OF UTAH)
COUNTY OF)

On this 10 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

0484924

BK0100PG3451

COPY

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

2000 JAN 24 AM 10:56

LINDA SLATER
RECORDER

\$ 11.00 PAID KJ DEPUTY

0484924

BK0100PG3452