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WHEN RECORDED MAIL TO:
Nevada State Bank
Consumer Loan Center
P. O. Box 30160
Salt Lake City, Utah 84130-0160
01810044000000750

SUBSTITUTION OF TRUSTEE

Zions First National Bank is hereby appointed Successor Trustee under that certain Trust Deed executed by W C SCHWARTZ AND MARION Y SCHWARTZ, HUSBAND AND WIFE AS TENANTS IN COMMON EACH AS TO AN UNDIVIDED 1/2 INTEREST, as Trustor, in which Nevada State Bank is named Beneficiary and FIRST AMERICAN TITLE COMPANY OF NEVADA, as Trustee, and recorded MAY 31, 1996, with Entry No. 389109, in Book 0596 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:

SEE ATTACHED EXHIBIT A

Property address known as:

IN WITNESS WHEREOF THE BENEFICIARY HAS EXECUTED THIS INSTRUMENT THIS 3rd day of March 2000.

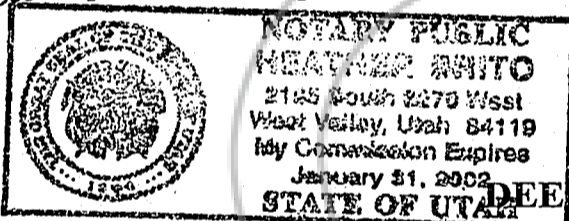
NEVADA STATE BANK

By: _____

Rich Seely
Rich Seely
Vice President

STATE OF UTAH)
COUNTY OF SALT LAKE)

The foregoing instrument was acknowledged before me this 3rd day of March, 2000 by Rich Seely, 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 MAY 29, 1996 executed by W C SCHWARTZ AND MARION Y SCHWARTZ, HUSBAND AND WIFE AS TENANTS IN COMMON EACH AS TO AN UNDIVIDED 1/2 INTEREST, as trustor, and recorded MAY 31, 1996, in Book 0596, Page 5630, as Instrument No 389109 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:

SEE ATTACHED EXHIBIT A

Dated this 3 day of March, 2000

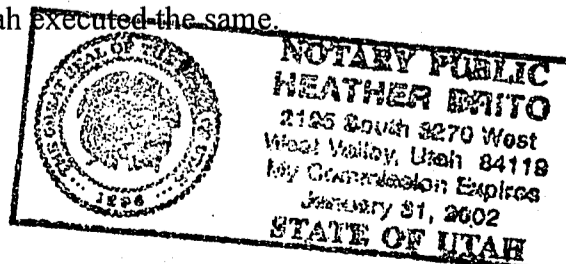
ZIONS FIRST NATIONAL BANK

By: _____

Rich Seely
Rich Seely
Vice President

STATE OF UTAH)
COUNTY OF)

On this 3rd day of March, 2000, personally appeared before me Rich Seely, 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 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

0489612

BK0400PG1311

EXHIBIT "A"

DESCRIPTION

All that certain lot, piece or parcel of land, situate in the County of Douglas, State of Nevada, described as follows:

PARCEL 1:

All that certain lot, piece or parcel of land situated in the Southwest 1/4 of the Southwest 1/4, Section 34, Township 13 North, Range 19 East, County of Douglas, State of Nevada, further described as follows:

Parcel B-3, as set forth on a Parcel Map for DUBIN/DEACON filed, August 16, 1990, in Book 890, of Official Records, at Page 2254, Document No. 232415, Douglas County, Nevada.

PARCEL 2:

All that certain lot, piece or parcel of land situated in the Southwest 1/4 of the Southwest 1/4, Section 34, Township 13 North, Range 19 East, County of Douglas, State of Nevada, further described as follows:

A private access easement over a portion of Parcel B-2 as shown on THE DUBIN / DEACON PARCEL MAP filed for record in Book 890 at Page 2254, as Document No. 232415 Official Records of Douglas County, Nevada and more particularly described as follows:

Commencing at the center of the cul-de-sac at the Easterly end of Woody's Place as shown on aforesaid map; thence along the Northerly line of said Parcel B-2 South 89°28'00" East a distance of 41.77 feet to the Northeast corner said Parcel B-2; thence along the Easterly line of said parcel South 00°32'00" West a distance of 16.74 feet to a point on the right-of-way of the aforesaid cul-de-sac which point is the TRUE POINT OF BEGINNING; thence continuing along said Easterly line of Parcel B-2 South 00°32'00" West a distance of 58.02 feet; thence leaving said line North 35°52'35" West a distance of 41.26 feet to a point on the right-of-way line of aforesaid cul-de-sac; thence along said right-way line and a curve to the left whose radius bears North 22°02'51" West, 45.00 feet distant, through a central angle of 45°34'43", with an arc length of 35.80 feet and whose chord bears North 45°09'48" East a distance of 34.86 feet to the TRUE POINT OF BEGINNING.

A.P.N. 19-340-20

REQUESTED BY
WESTERN TITLE COMPANY, INC.
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

'96 MAY 31 P3:20

0489612

389109

BK0400PG1312 BK0596PG5638

LINDA SLATER
RECORDER

\$1500 PAID KO DEPUTY

COPY

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

2000 APR 10 AM 10:48

LINDA SLATER
RECORDER

\$12⁰⁰ PAID K2 DEPUTY

0489612

BK0400PG1313