

WHEN RECORDED MAIL TO:
Nevada State Bank
Consumer Loan Center
P. O. Box 30160
Salt Lake City, Utah 84130-0160
10044000000156 APN: 122024601019

SUBSTITUTION OF TRUSTEE

Zions First National Bank is hereby appointed Successor Trustee under that certain Trust Deed executed by CURTIS J WILSON AND LINDA E WILSON 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 AUGUST 10, 1995, with Entry No. 368087, in Book 0895 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:

PARCLE C AS SET FORTH ON THAT CERTAIN PARCLE MAP NO 2 FOR RAYMOND M & SCOTT M SMITH BEING A PORTION OF THE NORTHEAST 1/4 SECTION 24 TOWNSHIP 12 NORTH RANGE 20 EAST MDB&M FILED FOR RECORD IN THE OFFICE OF THE COUNTY RECORDER OF DOUGLAS COUNTY NEVADA ON DECEMBER 12, 1991 IN BOOK 1291 PAGE 1871 AS DOCUMENT NO 266951.

Property address known as:

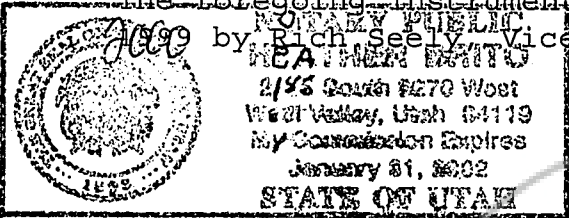
IN WITNESS WHEREOF THE BENEFICIARY HAS EXECUTED THIS INSTRUMENT THIS 10 th day of April 2000.

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 April, 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 AUGUST 8, 1995 executed by CURTIS J WILSON AND LINDA E WILSON HUSBAND AND WIFE AS JOINT TENANTS, as trustor, and recorded AUGUST 10, 1995, in Book 0895, Page 1670, as Instrument No 368087 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:

PARCLE C AS SET FORTH ON THAT CERTAIN PARCLE MAP NO 2 FOR RAYMOND M & SCOTT M SMITH BEING A PORTION OF THE NORTHEAST 1/4 SECTION 24 TOWNSHIP 12 NORTH RANGE 20 EAST MDB&M FILED FOR RECORD IN THE OFFICE OF THE COUNTY RECORDER OF DOUGLAS COUNTY NEVADA ON DECEMBER 12, 1991 IN BOOK 1291 PAGE 1871 AS DOCUMENT NO 266951.

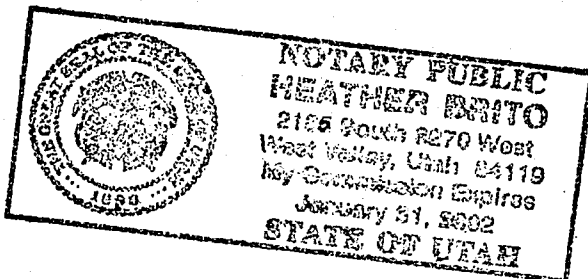
Dated this 10 day of April, 1999.

ZIONS FIRST NATIONAL BANK

By: [Signature]
Rich Seely
Vice President

STATE OF UTAH)
COUNTY OF)

On this 10 st day of April, 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

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

2000 APR 21 PM 2: 21

LINDA SLATER
RECORDER

0490339

\$10⁰⁰ PAID 2 DEPUTY

BK0400PG3784