

WHEN RECORDED MAIL TO:
Nevada State Bank
Consumer Loan Center
P. O. Box 30160
Salt Lake City, Utah 84130-0160
044180004002026 APN #23-170-14

SUBSTITUTION OF TRUSTEE

Zions First National Bank is hereby appointed Successor Trustee under that certain Trust Deed executed by DAN R GEARHART AND JUDITH I GEARHART, 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 MAY 14, 1999, with Entry No. 0468069, in Book 0599 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:

PARCEL 2 AS SET FORTH ON PARCEL MAP FOR JUELL L BARKER, FILED IN THE OFFICE OF THE COUNTY RECORDER OF DOUGLAS COUNTY, STATE OF NEVADA, ON AUGUST 21, 1990, IN BOOK 890, AT PAGE 3375, AS DOCUMENT NO. 232848.

Property address known as:

IN WITNESS WHEREOF THE BENEFICIARY HAS EXECUTED THIS INSTRUMENT THIS 27 th day of April 2000.

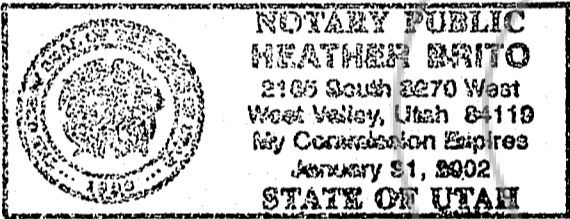
NEVADA STATE BANK

By: [Signature]
Rich Seely
Vice President

STATE OF UTAH)
COUNTY OF SALT LAKE)

The foregoing instrument was acknowledged before me this 27 th day of April, 2000 by Rich Seely, Vice President, of Nevada State Bank.

[Signature]
Notary Public
My commission expires: 13/2000
Residing at Salt Lake City, Utah



DEED OF RECONVEYANCE

ZIONS FIRST NATIONAL BANK, as Trustee under a Trust Deed dated MAY 7, 1999 executed by DAN R GEARHART AND JUDITH I GEARHART, HUSBAND AND WIFE, AS JOINT TENANTS, as trustor, and recorded MAY 14, 1999, in Book 0599, Page 2848, as Instrument No 0468069 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:

PARCEL 2 AS SET FORTH ON PARCEL MAP FOR JUELL L BARKER, FILED IN THE OFFICE OF THE COUNTY RECORDER OF DOUGLAS COUNTY, STATE OF NEVADA, ON AUGUST 21, 1990, IN BOOK 890, AT PAGE 3375, AS DOCUMENT NO. 232848.

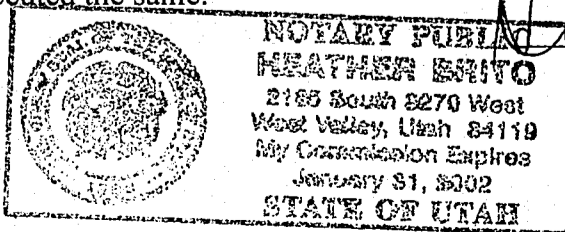
Dated this 27 day of April, 2000.

ZIONS FIRST NATIONAL BANK

By: [Signature]
Rich Seely
Vice President

STATE OF UTAH)
COUNTY OF)

On this 27 th 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.



0491564

BK0500PG1805

COPY

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

2000 MAY -8 PM 12: 34

LINDA SLATER
RECORDER

\$11.00 PAID DEPUTY

0491564

BK 0500PG 1806