

WHEN RECORDED MAIL TO:
Nevada State Bank
Consumer Loan Center
P. O. Box 30160
Salt Lake City, Utah 84130-0160
044180004001465 APN #1320-32-801-010

SUBSTITUTION OF TRUSTEE

Zions First National Bank is hereby appointed Successor Trustee under that certain Trust Deed executed by CORBY AGID, AN UNMARRIED MAN, as Trustor, in which Nevada State Bank is named Beneficiary and FIRST AMERICAN TITLE COMPANY OF NEVADA, as Trustee, and recorded NOVEMBER 30, 1998, with Entry No. 0455214, in Book 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:

ALL THAT CERTAIN LOT, PIECE OR PARCEL OF LAND SITUATE IN THE COUNTY OF DOUGLAS, STATE OF NEVADA, DESCRIBED AS FOLLOWS:
PARCEL 6C ON THAT CERTAIN PARCEL MAP FOR CHARLES AND RAE CLINESMITH, RECORDED DECEMBER 11, 1986 IN BLLK 1586 AS DOCUMENT NO. 146570 OF OFFICIAL RECORDS, DOUGLAS COUNTY, NEVADA. TOGETHER WITH AN UNDIVIDED ¼ INTEREST IN AND TO THAT PORTION DESIGNATED AS 'COMMON AREA' AS SHOWN ON SAID MAP FOR CHARLES AND RAE CLINESMITH RECORDED IN THE OFFICIAL RECORDS OF DOUGLAS COUNTY, NEVADA, ON DECEMBER 11, 1986 IN BOOK 1286 AT PAGE 1488 AS DOCUMENT NO. 146570.

Property address known as:

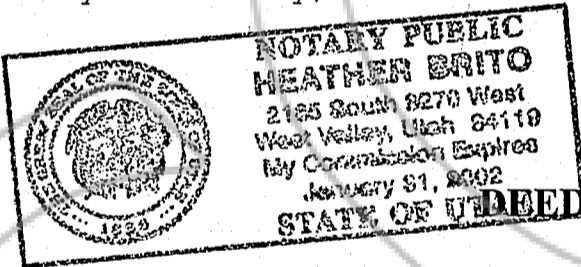
IN WITNESS WHEREOF THE BENEFICIARY HAS EXECUTED THIS INSTRUMENT THIS 27 th day of April 2000.

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.



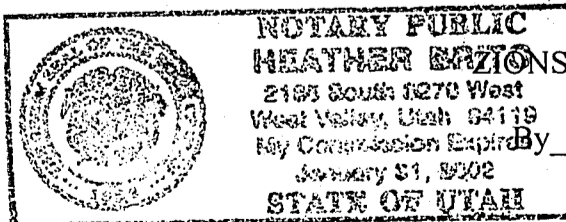
[Signature]
Notary Public
My commission expires: 1-31-2002
Residing at Salt Lake City, Utah

STATE OF UTAH DEED OF RECONVEYANCE

ZIONS FIRST NATIONAL BANK, as Trustee under a Trust Deed dated NOVEMBER 21, 1998 executed by CORBY AGID, AN UNMARRIED MAN, as trustor, and recorded NOVEMBER 30, 1998, in Book , Page , as Instrument No 0455214 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:

ALL THAT CERTAIN LOT, PIECE OR PARCEL OF LAND SITUATE IN THE COUNTY OF DOUGLAS, STATE OF NEVADA, DESCRIBED AS FOLLOWS:
PARCEL 6C ON THAT CERTAIN PARCEL MAP FOR CHARLES AND RAE CLINESMITH, RECORDED DECEMBER 11, 1986 IN BLLK 1586 AS DOCUMENT NO. 146570 OF OFFICIAL RECORDS, DOUGLAS COUNTY, NEVADA. TOGETHER WITH AN UNDIVIDED ¼ INTEREST IN AND TO THAT PORTION DESIGNATED AS 'COMMON AREA' AS SHOWN ON SAID MAP FOR CHARLES AND RAE CLINESMITH RECORDED IN THE OFFICIAL RECORDS OF DOUGLAS COUNTY, NEVADA, ON DECEMBER 11, 1986 IN BOOK 1286 AT PAGE 1488 AS DOCUMENT NO. 146570.

Dated this 27 day of April, 2000.



[Signature]
Rich Seely
Vice President

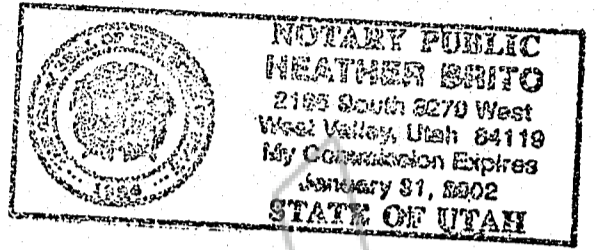
STATE OF UTAH)
COUNTY OF)

0491565

BK0500PG1807

On this 27th 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.

Heather Brito
Notary Public
My commission expires: 1-31-2002
Residing at Salt Lake City, Utah



COPY

REQUESTED BY
ZIONS BANK
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

2000 MAY -8 PM 12: 34

LINDA SLATER
RECORDER

\$ 11.00 PAID OK DEPUTY

0491565

BK0500PG1808