

WHEN RECORDED MAIL TO:
Nevada State Bank
Consumer Loan Center
P. O. Box 30160
Salt Lake City, Utah 84130-0160
018044180004000632
APN 2786146

SUBSTITUTION OF TRUSTEE

Zions First National Bank is hereby appointed Successor Trustee under that certain Trust Deed executed by ROBERT L WIGTON AND SUSAN L BULLARD, HUSBAND AND WIFE AS COMMUNITY PROPERTY, as Trustor, in which Nevada State Bank is named Beneficiary and FIRST AMERICAN TITLE COMPANY OF NEVADA, as Trustee, and recorded NOVEMBER 19, 1997, with Entry No. 0426675, in Book 1197 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 54 AS SET FORTH ON THE FINAL MAP OF TILLMAN ESTATES FILED FOR RECORD IN THE OFFICE OF THE COUNTY RECORDER OF DOUGLAS COUNTY, STATE OF NEVADA, ON APRIL 12, 1994, IN BOOK 494, PAGE 2192, AS DOCUMENT NO. 334956

Property address known as:

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

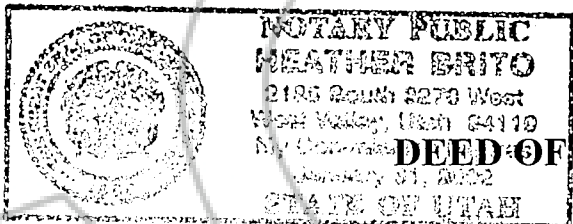
NEVADA STATE BANK

By: [Signature]
RICH SEELY
Vice President

STATE OF UTAH)
COUNTY OF SALT LAKE)

The foregoing instrument was acknowledged before me this 27th day of June, 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 NOVEMBER 14, 1997 executed by ROBERT L WIGTON AND SUSAN L BULLARD, HUSBAND AND WIFE AS COMMUNITY PROPERTY, as trustor, and recorded NOVEMBER 19, 1997, in Book 1197, Page 3734, as Instrument No 0426675 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 54 AS SET FORTH ON THE FINAL MAP OF TILLMAN ESTATES FILED FOR RECORD IN THE OFFICE OF THE COUNTY RECORDER OF DOUGLAS COUNTY, STATE OF NEVADA, ON APRIL 12, 1994, IN BOOK 494, PAGE 2192, AS DOCUMENT NO. 334956

JUNE 27, 2000.

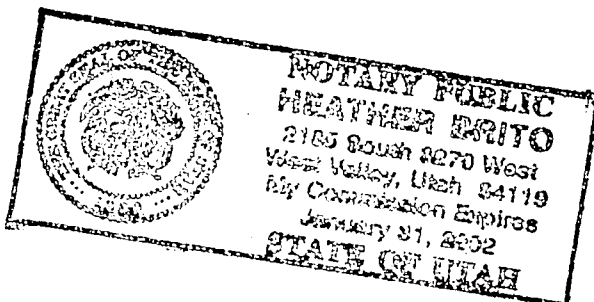
ZIONS FIRST NATIONAL BANK

By: [Signature]
Rich Seely
Vice President

STATE OF UTAH)
COUNTY OF

On this 27th day of June, 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



0496166

BK0700PG3179

COPY

REQUESTED BY
Zions Bank

IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

2000 JUL 21 PM 2:48

LINDA SLATER
RECORDER

\$ *11.00* PAID *KJ* DEPUTY

0496166

BK0700PG3180