WHEN RECORDED MAIL TO: Nevada State Bank Consumer Loan Center P. O. Box 30160 Salt Lake City, Utah 84130-0160 44180004000491

SUBSTITUTION OF TRUSTEE

Zions First National Bank is hereby appointed Successor Trustee under that certain Trust Deed executed by ALBERT N JACOBSEN, A MARRIED MAN AS HIS SOLE AND SEPARATE PROPERTY., as Trustor, in which Nevada State Bank is named Beneficiary and <u>FIRST AMERICAN TITLE COMPANY OF NEVADA</u>, as Trustee, and recorded <u>OCTOBER</u> 1, 1997, with Entry No. <u>0422945</u>, in Book <u>1097</u> on the records of <u>DOUGLAS</u> County, This appointment is hereby made by Nevada State Bank, Nevada. 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 OF PARCEL OF LAND SITUATE IN THE COUNTY OF DOUGLAS, STATE OF NEVADA, DESCRIBED AS FOLLOWS:

LOT 18 IN BLOCK 'O', AS SAID LOT AND BLOCK ARE SHOWN ON THE MAP OF GARDNERVILLE RANCHOS UNIT NO 4, FILED IN THE OFFICE OF THE COUNTY RECORDER OF DOUGLAS COUNTY, NEVADA, ON APRIL 10, 1967, AS DOCUMENT NO. 35914. APN#27-602-08

Property address known as:

IN WITNESS WHEREOF THE BENEFICIARY HAS EXECUTED THIS INSTRUMENT THIS DCTOBEL___ 2000.

NEVADA ISTATE BANK

Cordon D. Hunt Vice President

My commission expires: 11-15-00

Residing at Salt Lake City, Utah

Notary Public

STATE OF UTAH) COUNTY OF SALT LAKE)

The foregoing instrument was acknowledged before me this 6 th day of Withdow, 2000 by Cordon D. Hunt, 2nd Vice President, of Nevada State Bank.

TOTARY PUBLIC Shotley M. Lancing 676 East 600 South Salt Lake City, Utah 84102 My Commission Expires November 15, 2000 STATE OF UTAH

DEED OF RECONVEYANCE

ZIONS FIRST NATIONAL BANK, as Trustee under a Trust Deed dated SEPTEMBER 26, 1997 executed by ALBERT N JACOBSEN, A MARRIED MAN AS HIS SOLE AND SEPARATE PROPERTY,, as trustor, and recorded OCTOBER 1, 1997, in Book 1097, Page 0128, as Instrument No 0422945 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 OF PARCEL OF LAND SITUATE IN THE COUNTY OF DOUGLAS, STATE OF NEVADA, DESCRIBED AS FOLLOWS:

LOT 18 IN BLOCK 'O', AS SAID LOT AND BLOCK ARE SHOWN ON THE MAP OF GARDNERVILLE RANCHOS UNIT NO 4, FILED IN THE OFFICE OF THE COUNTY RECORDER OF DOUGLAS COUNTY, NEVADA, ON APRIL 10, 1967, AS DOCUMENT NO. 35914. APN#27-602-08

Dated this Utl day of OCTOBER

ZIONS FIRST NATIONALIBANK

2nd Vice President

STATE OF UTAH) **COUNTY OF**

2000, personally appeared before me Cordon D. Hunt, who being by st day of / me duly sworn, did say that he is the Second 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 Cordon D. Hunt acknowledged to me that said ZIONS FIRST NATIONAL BANK, a National Association. Salt Lake City, Utah executed the same.

NOTARY PUBLIC Shelley M. Lansing 876 East 800 South Salt Lake City, Utah 84102

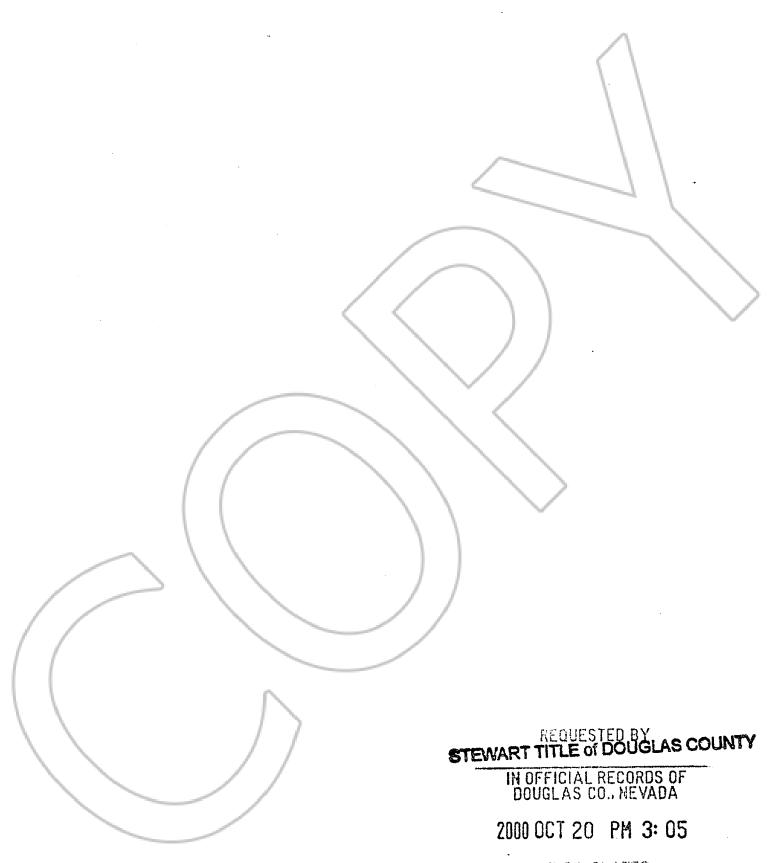
My Commission Expires

0501769

My commission expires: 11 - 15Residing at Salt Lake City, Utah

BK 1000PG3922

November 15, 2000 STATE OF UTAH



0501769 BK1000PG3923

LINDA SLATER
RECORDER

SILOS PAID & DEPUTY