

WHEN RECORDED MAIL TO:
Nevada State Bank
Consumer Loan Center
P. O. Box 30160
Salt Lake City, Utah 84130-0160
01810044000000834
APN 29-142-03 *NEW 1220-22-110-081*

*ZIONS BANK
2185 So. 3270 West.
West Valley City, UT 84119*

SUBSTITUTION OF TRUSTEE

Zions First National Bank is hereby appointed Successor Trustee under that certain Trust Deed executed by JOSEPH L ROUND AND DONNA M ROUND, 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 6, 1996, with Entry No. 393694, in Book 0896 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 133, AS SHOWN BY MAP OF GARDNERVILLE RANCHOS UNIT NO. 5, RECORDED IN THE OFFICE OF THE DOUGLAS COUNTY RECORDER, ON NOVEMBER 4, 1970, IN BOOK 80, PAGE 675, AS DOCUMENT NO. 50056.

Property address known as:

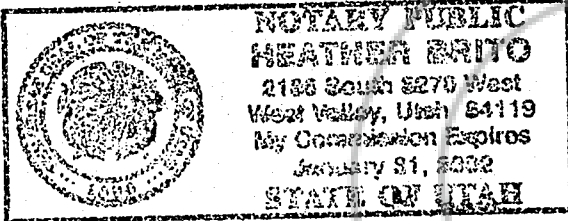
IN WITNESS WHEREOF THE BENEFICIARY HAS EXECUTED THIS INSTRUMENT THIS 25th day of October 2000.

NEVADA STATE BANK

By: Cordon D Hunt
Cordon D Hunt
Second Vice President

STATE OF UTAH)
COUNTY OF SALT LAKE)

The foregoing instrument was acknowledged before me this 25th day of October, 2000 by Cordon D Hunt, Second Vice President, of Nevada State Bank.



Heather Brito
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 1, 1996 executed by JOSEPH L ROUND AND DONNA M ROUND, HUSBAND AND WIFE AS JOINT TENANTS, as trustor, and recorded AUGUST 6, 1996, in Book 0896, Page 0948, as Instrument No 393694 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:

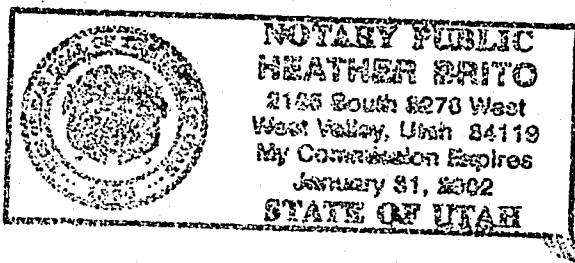
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OCTOBER 25, 2000.

ZIONS FIRST NATIONAL BANK
By: Cordon D Hunt
Cordon D Hunt
Second Vice President

STATE OF UTAH)
COUNTY OF)

On this 25st day of October, 2000, personally appeared before me Cordon D Hunt, who being by 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.



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

0503104

BK 1100PG 1885

COPY

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

2000 NOV -9 AM 2: 19

LINDA SLATER
RECORDER

\$ 11.00 PAID RJ DEPUTY

0503104

BK 1100PG1886