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WHEN RECORDED MAIL TO:
Nevada State Bank
Consumer Loan Center
P. O. Box 30160
Salt Lake City, Utah 84130-0160
10044000001105 APN:2344206

SUBSTITUTION OF TRUSTEE

Zions First National Bank is hereby appointed Successor Trustee under that certain Trust Deed executed by DAVID W WASICK AND CAROL A COATS HUSBAND AND WIFE AS COMMUNITY PROPERTY WITH RIGHT OF SURVIVORSHIP, as Trustor, in which Nevada State Bank is named Beneficiary and FIRST AMERICAN TITLE COMPANY OF NEVADA, as Trustee, and recorded OCTOBER 21, 1996, with Entry No. 399179, in Book 1096 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 4 IN BLOCK A AS SET FORTH ON THE FINAL MAP OF SIERRA SUNSET HEIGHTS UNIT ONE FILED FOR RECORD IN THE OFFICE OF THE COUNTY RECORDER OF DOUGLAS COUNTY STATE OF NEVADA ON JULY 1985 IN BOOK 785 PAGE 1672 AS DOCUMENT NO 120408 AND BY CERTIFICATE OF AMENDMENT RECORDED AUGUST 27, 1985 IN BOOK 885 PAGE 2676 AS DOCUMENT NO 122149 OF OFFICIAL RECORDS OF DOUGLAS COUNTY NEVADA.

Property address known as:

IN WITNESS WHEREOF THE BENEFICIARY HAS EXECUTED THIS INSTRUMENT THIS 1 th day of Dec. 2000.

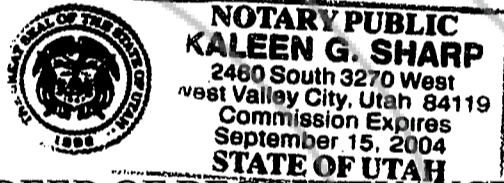
NEVADA STATE

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 1 th day of Dec., 2000 by Cordon D Hunt, Second Vice President of Nevada State Bank.



Kaleen G. Sharp
Notary Public
My commission expires:
Residing at Salt Lake City, Utah

DEED OF RECONVEYANCE

ZIONS FIRST NATIONAL BANK, as Trustee under a Trust Deed dated OCTOBER 16, 1996 executed by DAVID W WASICK AND CAROL A COATS HUSBAND AND WIFE AS COMMUNITY PROPERTY WITH RIGHT OF SURVIVORSHIP, as trustor, and recorded OCTOBER 21, 1996, in Book 1096, Page 3586, as Instrument No 399179 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 4 IN BLOCK A AS SET FORTH ON THE FINAL MAP OF SIERRA SUNSET HEIGHTS UNIT ONE FILED FOR RECORD IN THE OFFICE OF THE COUNTY RECORDER OF DOUGLAS COUNTY STATE OF NEVADA ON JULY 1985 IN BOOK 785 PAGE 1672 AS DOCUMENT NO 120408 AND BY CERTIFICATE OF AMENDMENT RECORDED AUGUST 27, 1985 IN BOOK 885 PAGE 2676 AS DOCUMENT NO 122149 OF OFFICIAL RECORDS OF DOUGLAS COUNTY NEVADA.

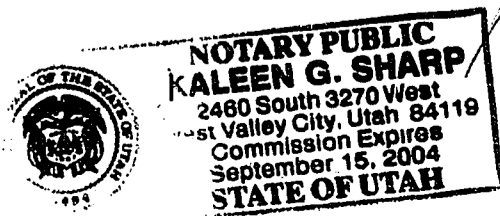
NOVEMBER 30, 2000

ZIONS FIRST NATIONAL BANK

By: Cordon D Hunt
Cordon D Hunt
Second Vice President

STATE OF UTAH)
COUNTY OF SALT LAKE)

On this 1 st day of Dec., 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 Anthony H Meadows acknowledged to me that said ZIONS FIRST NATIONAL BANK, a National Association, Salt Lake City, Utah executed the same.



Anthony H Meadows
Notary Public
My commission expires:
Residing at Salt Lake City, Utah

0504833
BK 1200PG 1960

COPY

REQUESTED BY

Zions Bank

IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

2000 DEC 11 PM 4: 30

LINDA SLATER
RECORDER

\$ 11.⁰⁰ PAID AV DEPUTY

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BK 1200PG 1961