WHEN RECORDED MAIL TO: Nevada State Bank Consumer Loan Center P. O. Box 30160 Salt Lake City, Utah 84130-0160 018100440000001501 21-051-14 AK

SUBSTITUTION OF TRUSTEE

Zions First National Bank is hereby appointed Successor Trustee under that certain Trust Deed executed by GEORGE HANEPEN AND ILSE HANEPEN, 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 MARCH 24, 1997, with Entry No. 0408962, in Book 0397 on the records of DOUGLAS County, appointment is hereby made by Nevada State Bank, 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: LOT 4-B, AS SHOWN ON PARCEL MAP #11 FOR D.N.S. VENTURES, FILED FOR RECORD IN THE OFFICE OF THE COUNTY RECORDER OF DOUGLAS COUNTY, STATE OF NEVADA, ON JULY 28, 1994, BOOK 794, PAGE 4447, AS DOCUMENT NO. 342858.

Property address known as:

2001.

IN WIRMERS WHEREOF THE BENEFICIARY HAS EXECUTED THIS INSTRUMENT THIS

STATE BANK NEVADA

By: ANTHONY H MEADOWS

Vice President

th day

STATE OF UTAH) COUNTY OF SALT LAKE)

The foregoing instrument was 2001 by ANTHONY H MEADOWS,

acknowledged before me this side MOTALY PUBLIC

KALEEN G. SHARP 2460 So. 3270 W. West Valley City, UT 84119 Commission Expires September 15, 2004 STATE OF UTAH

DEED OF RECONVEYANCE

My commission expires Residing at

ZIONS FIRST NATIONAL BANK, as Trustee under a Trust Deed dated MARCH 18, 1997 executed by GEORGE HANEPEN AND ILSE HANEPEN, HUSBAND AND WIFE AS JOINT TENANTS, as trustor, and recorded MARCH 24, 1997, in Book 0397, Page 3545, as Instrument No 0408962 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: LOT 4-B, AS SHOWN ON PARCEL MAP #11 FOR D.N.S. VENTURES, FILED FOR RECORD IN THE OFFICE OF THE COUNTY RECORDER OF DOUGLAS COUNTY, STATE OF NEVADA, ON JULY 28, 1994, BOOK 794, PAGE 4447, AS DOCUMENT NO. 342858.

MAY 7, 2001.

ZION&FIRS# NATIONAL BANK

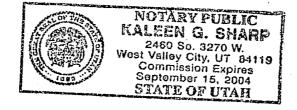
Vice President

STATE OF UTAH) COUNTY OR

2001, personally appeared before me ANTHONY H MEADOWS, who being st day of On this 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 ANTHONY H MEADOWS acknowledged to me that

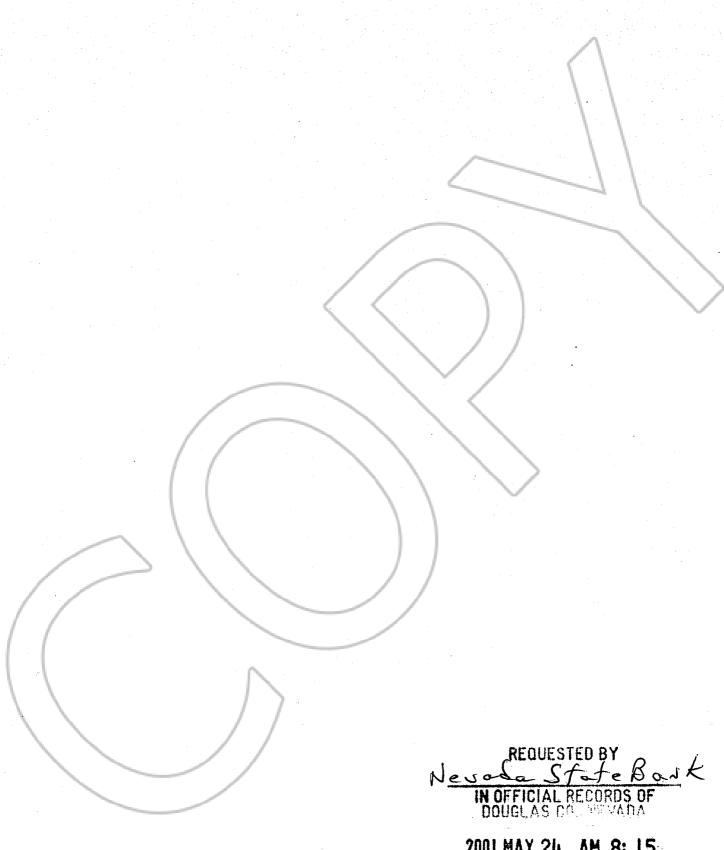
said ZIONS FIRST NATIONAL BANK, a National Association, Salt Lake City, Utah executed the same

0514688



My commission expires Residing at

BK0501PG6774



0514688 BK 0 5 0 1 PG 6 7 7 5 2001 MAY 24 AM 8: 15:

LINDA SLATER
RECORDER

SI PAID 1 DEPUTY