

107
WHEN RECORDED MAIL TO:

✓ Nevada State Bank
Consumer Loan Center
P. O. Box 30160
Salt Lake City, Utah 84130-0160
100430000002047 DMM
APN 21-323-23 New APN 1420-33-211-006

SUBSTITUTION OF TRUSTEE

ZIONS BANK is hereby appointed Successor Trustee under that certain Trust Deed executed by JOSEPH E HICKS AND JOAN E HICKS, 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 14, 1997, with Entry No. 0408449, in Book 0397 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 107, IN BLOCK D, AS SHOWN ON THE MAP OF WILDHORSE UNIT NO. 3, A PLANNED UNIT DEVELOPMENT, FILED FOR RECORD IN THE OFFICE OF THE COUNTY RECORDER OF DOUGLAS COUNTY, STATE OF NEVADA, ON JULY 2, 1990, IN BOOK 790, PAGE 26, AS DOCUMENT NO. 229406.

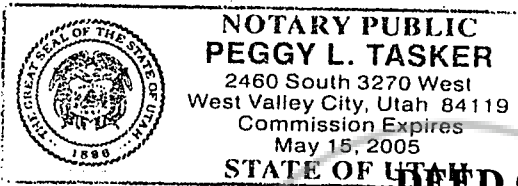
IN WITNESS WHEREOF THE BENEFICIARY HAS EXECUTED THIS INSTRUMENT THIS _____ day of 2001.

NEVADA STATE BANK

By: Anthony H Meadows
Anthony H Meadows
Vice President

STATE OF UTAH)
COUNTY OF SALT LAKE)

The foregoing instrument was acknowledged before me this 28 day of Aug, 2001 by Anthony H Meadows, Vice President of Nevada State Bank.



Peggy L Tasker
Notary Public
My commission expires: 5-15-05
Residing at: _____, UTAH
Salt Lake

DEED OF RECONVEYANCE

ZIONS BANK, as Trustee under a Trust Deed dated MARCH 12, 1997 executed by JOSEPH E HICKS AND JOAN E HICKS, HUSBAND AND WIFE AS JOINT TENANTS, as trustor, and recorded MARCH 14, 1997, in Book 0397, Page 2161, as Instrument No 0408449 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:

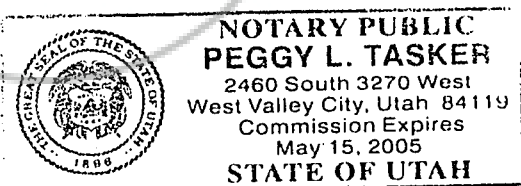
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AUGUST 27, 2001

ZIONS BANK
By: Anthony H Meadows
Anthony H Meadows
Vice President

STATE OF UTAH)
COUNTY OF SALT LAKE)

On this 28 day of Aug, 2001, personally appeared before me Anthony H Meadows, who being by me duly sworn, did say that he is the Vice President of ZIONS 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 BANK, a National Association, Salt Lake City, Utah executed the same.



Peggy L Tasker
Notary Public
My commission expires: 5-15-05
Residing at: _____, UTAH
Salt Lake

REQUESTED BY
Nevada State Bank
IN OFFICIAL RECORDS OF
DOUGLAS CO. NEVADA

2001 SEP 10 AM 9: 20

LINDA SLATER
RECORDER

0522461

BK0901PG1855

\$10⁰⁰ PAID TO DEPUTY