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WHEN RECORDED MAIL TO:
Nevada State Bank
Consumer Loan Center
P. O. Box 30160
Salt Lake City, Utah 84130-0160
1810044000000420

SUBSTITUTION OF TRUSTEE

Zions First National Bank is hereby appointed Successor Trustee under that certain Trust Deed executed by ADAM J SEWELL AND VAIL ANET SEWELL, 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 APRIL 15, 1996, with Entry No. 385418, in Book 0496 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:

PARCEL A 2, AS SHOWN ON THE PARCEL MAP FILED FOR RECORD IN THE OFFICE OF THE COUNTY RECORDER ON MAY 29, 1991, IN BOOK 591, PAGE 4117, DOCUMENT NO. 251609, OF OFFICIAL RECORDS, BEING A RE-SUBDIVISION OF PARCEL A OF THE PARCEL MAP FOR GEORGE E MULLER, RECORDED NOVEMBER 30, 1979, IN BOOK 1179, OF PARCEL MAPS, PAGE 1860, DOCUMENT NO. 39239, OF OFFICIAL RECORDS, ALSO BEING A PORTION OF THE NORTHWEST 1/ 4 SECTION 33, TOWNSHIP 13 NORTH, RANGE 21 EAST, MDBM, DOUGLAS COUNTY, NEVADA.

Property address known as:

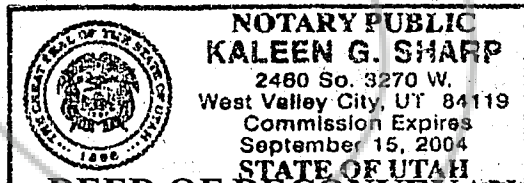
IN WITNESS WHEREOF THE BENEFICIARY HAS EXECUTED THIS INSTRUMENT THIS 5 day of Sept 2001.

NEVADA STATE BANK

By: [Signature]
Anthony H Meadows
Vice President

STATE OF UTAH)
COUNTY OF SALT LAKE)

The foregoing instrument was acknowledged before me this 5 th day of Sept 2001 by Anthony H Meadows, Vice President, of Nevada State Bank.



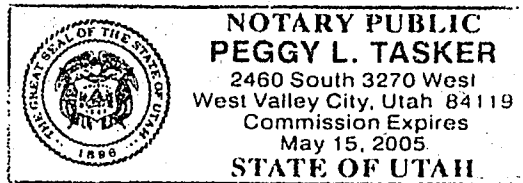
[Signature]
Notary Public
My commission expires
Residing at [Signature] Utah

DEED OF RECONVEYANCE

ZIONS FIRST NATIONAL BANK, as Trustee under a Trust Deed dated APRIL 10, 1996 executed by ADAM J SEWELL AND VAIL ANET SEWELL, HUSBAND AND WIFE AS JOINT TENANTS, as trustor, and recorded APRIL 15, 1996, in Book 0496, Page 2378, as Instrument No 385418 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:

PARCEL A 2, AS SHOWN ON THE PARCEL MAP FILED FOR RECORD IN THE OFFICE OF THE COUNTY RECORDER ON MAY 29, 1991, IN BOOK 591, PAGE 4117, DOCUMENT NO. 251609, OF OFFICIAL RECORDS, BEING A RE-SUBDIVISION OF PARCEL A OF THE PARCEL MAP FOR GEORGE E MULLER, RECOR

SEPTEMBER 4, 2001 .



ZIONS FIRST NATIONAL BANK

By: [Signature]
Anthony H Meadows
Vice President

STATE OF UTAH)
COUNTY OF)

On this 6 st day of Sept, 2001, personally appeared before me Anthony H Meadows, who being 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

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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.

Leanne L Tasker
Notary Public
My commission expires: 5-15-05
Residing at Salt Lake, Utah

COPY

REQUESTED BY
STEWART TITLE of DOUGLAS COUNTY

IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

2001 SEP 11 AM 10: 29

LINDA SLATER
RECORDER

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