

WHEN RECORDED MAIL TO:

✓ Nevada State Bank
Consumer Loan Center
P. O. Box 30160
Salt Lake City, Utah 84130-0160
44180004003032 DMM
APN 1220-22-110-061

SUBSTITUTION OF TRUSTEE

ZIONS BANK is hereby appointed Successor Trustee under that certain Trust Deed executed by DAVID W HILTZ AND ELLEN MCARTHUR HILTZ, HUSBAND AND WIFE AS JOINT TENANTS, as Trustor, in which Nevada State Bank is named Beneficiary and NEVADA TITLE COMPANY, as Trustee, and recorded NOVEMBER 27, 2000, with Entry No. 0503900, in Book 1100 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:

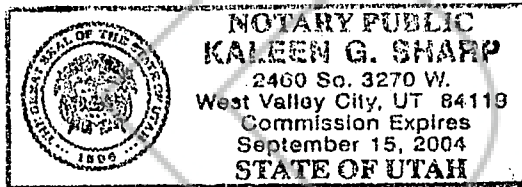
ALL THAT REAL PROPERTY SITUATE IN THE COUNTY OF DOUGLAS, STATE OF NEVADA, DESCRIBED AS FOLLOWS: LOT 113, AS SHOWN BY MAP OF GARDNERVILLE RANCHOS UNIT NO. 5, RECORDED IN THE OFFICE OF THE DOUGLAS COUNTY RECORDER ON NOVEMBER 4, 1970, IN BOOK 80, PAGE 675, AS DOCUMENT NO. 50056.

IN WITNESS WHEREOF THE BENEFICIARY HAS EXECUTED THIS INSTRUMENT THIS 1 day of Oct 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 1 day of Oct, 2001 by Anthony H Meadows, Vice President of Nevada State Bank.



[Signature]
Notary Public
My commission expires: [Signature]
Residing at: [Signature], UTAH

DEED OF RECONVEYANCE

ZIONS BANK, as Trustee under a Trust Deed dated NOVEMBER 20, 2000 executed by DAVID W HILTZ AND ELLEN MCARTHUR HILTZ, HUSBAND AND WIFE AS JOINT TENANTS, as trustor, and recorded NOVEMBER 27, 2000, in Book 1100, Page 4942, as Instrument No 0503900 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 REAL PROPERTY SITUATE IN THE COUNTY OF DOUGLAS, STATE OF NEVADA, DESCRIBED AS FOLLOWS: LOT 113, 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.

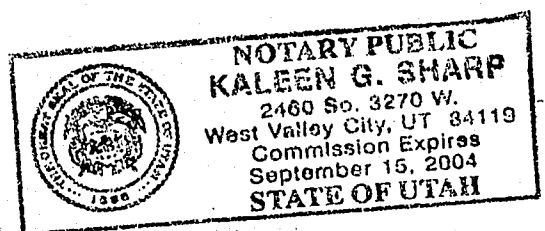
SEPTEMBER 27, 2001

ZIONS BANK
By: [Signature]
Anthony H Meadows
Vice President

STATE OF UTAH)
COUNTY OF SALT LAKE)

On this 1 day of Oct, 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.

[Signature]
Notary Public
My commission expires: [Signature]
Residing at: [Signature], UTAH



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

2001 OCT 23 AM 11:55

LINDA SLATER
RECORDER

\$17.00 PAID [Signature] DEPUTY

0526091

BK 1001 PG 7888