

✓ WHEN RECORDED MAIL TO:
Nevada State Bank
Consumer Loan Center
P. O. Box 30160
Salt Lake City, Utah 84130-0160
44180004003065 TP
APN 1220-09-410-007

SUBSTITUTION OF TRUSTEE

ZIONS BANK is hereby appointed Successor Trustee under that certain Trust Deed executed by PHILLIP ARTHUR HARMON, AN UNMARRIED MAN AND HIS SOLE AND SEPERATE PROPERTY, as Trustor, in which Nevada State Bank is named Beneficiary and NEVADA TITLE COMPANY, as Trustee, and recorded DECEMBER 18, 2000, with Entry No. 505213, in Book 1200 on the records of DOUGLAS County, Nevada. This appointment is hereby made by Nevada State Bank, the present Beneficiary under said Trust Deed.

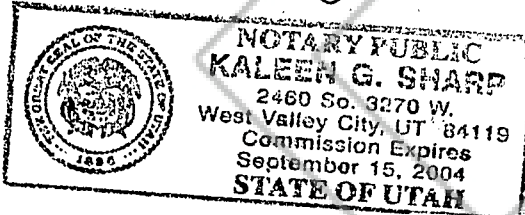
The real property which the Trust Deed describes is as follows, and is located in DOUGLAS County, State of Nevada:

ALL THAT REAL PROPERTY SITUATE IN THE COUNTY OF DOUGLAS, STATE OF NEVADA, DESCRIBED AS FOLLOWS: LOT 7, OF THE FINAL MAP OF SILVERANCH UNIT 1-A ACCORDING TO THE MAP THEREOF, FILED IN THE OFFICE OF THE COUNTY RECORDER OF DOUGLAS COUNTY, STATE OF NEVADA ON JANUARY 3, 1994 IN BOOK 194, PAGE 256, AS DOCUMENT NO. 326668.

IN WITNESS WHEREOF THE BENEFICIARY HAS EXECUTED THIS INSTRUMENT THIS 26 day of NOV, 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 26 day of NOV, 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

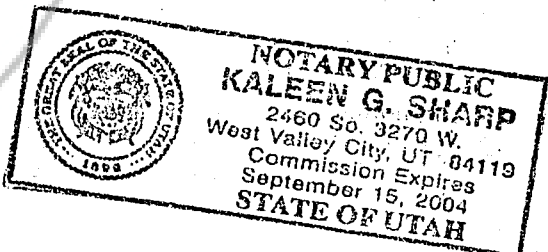
ZIONS BANK, as Trustee under a Trust Deed dated DECEMBER 13, 2000 executed by PHILLIP ARTHUR HARMON, AN UNMARRIED MAN AND HIS SOLE AND SEPERATE PROPERTY, as trustor, and recorded DECEMBER 18, 2000, in Book 1200, Page 3287, as Instrument No 505213 of the records of the County Recorder of DOUGLAS County, 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 7, OF THE FINAL MAP OF SILVERANCH UNIT 1-A ACCORDING TO THE MAP THEREOF, FILED IN THE OFFICE OF THE COUNTY RECORDER OF DOUGLAS COUNTY, STATE OF NEVADA ON JANUARY 3, 1994, IN BOOK 194, PAGE 256, AS DOCUMENT NO. 326668.

NOVEMBER 26, 2001

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

STATE OF UTAH)
COUNTY OF SALT LAKE)
On this 26 day of NOV, 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 DEC 10 AM 11:08

LINDA SLATER
RECORDER

\$17.00 PAID K2 DEPUTY

0529670
BK 1201 PG 2775