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WHEN RECORDED MAIL TO:
Nevada State Bank
Consumer Loan Center
P O Box 30160
Salt Lake City, Utah 84130-0160
SEND TAX NOTICES TO:
Gary K Miller
44180004003099 MJR APN: 11-340-17

SUBSTITUTION OF TRUSTEE

ZIONS BANK is hereby appointed Successor Trustee under that certain Trust Deed executed by Gary K Miller, as Trustor, in which Nevada State Bank is named Beneficiary and Nevada Title Co, as Trustee, and recorded 1-26-2001, with Entry No. 057638, in Book 0101 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: Parcel B of Parcel map recorded November 24, 1977, in book 1177 of official records at page 1312, Document No.51232. Being a parcel map of lot 446, as shown on the amended map of Summit Village, recorded in the office of the county recorder iof Douglas county, Nevada, on September 17, 1968, as document no.42231 and on the second amended map recorded on January 13, 1969, as document no.43419, official records of Douglas county, Nevada.

IN WITNESS WHEREOF THE BENEFICIARY HAS EXECUTED THIS INSTRUMENT THIS 18 day of March 2002.

NEVADA STATE BANK

By: [Signature]
Anthony H Meadows
Vice President

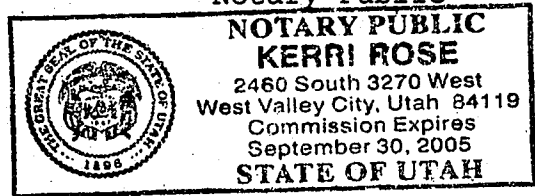
STATE OF UTAH)
COUNTY OF SALT LAKE)

The foregoing instrument was acknowledged before me this 18 day of March, 2002 by Anthony H Meadows, Vice President of Nevada State Bank.

[Signature]
Kerri Rose
Notary Public

My commission expires: 9/30/05

Residing at: [Signature], UTAH



DEED OF RECONVEYANCE

ZIONS BANK, as Trustee under a Trust Deed dated 1-25-01 executed by Gary K Miller, as trustor, and recorded 1-26-2001, in Book 0101, Page , as Instrument No 057638 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: Parcel B of Parcel map recorded November 24, 1977, in book 1177 of official records at page 1312, Document No.51232. Being a parcel map of lot 446, as shown on the amended map of Summit Village, recorded in the office of the county recorder iof Douglas county, Nevada, on September 17, 1968, as document no.42231 and on the second amended map recorded on January 13, 1969, as document no.43419, official records of Douglas county, Nevada.

March 14, 2002

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

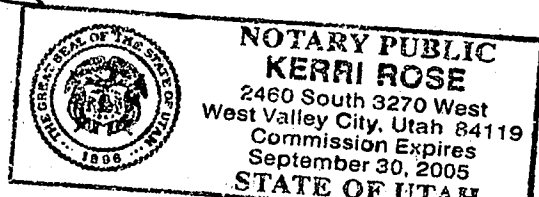
STATE OF UTAH)
COUNTY OF SALT LAKE)

On this 18 day of March 2002, 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: 9/30/05

Residing at: [Signature], UTAH



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COPY

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

2002 APR -1 AM 9:47

LINDA SLATER
RECORDER

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