

WHEN RECORDED MAIL TO:
Nevada State Bank
Consumer Loan Center
P O Box 30160
Salt Lake City, Utah 84130-0160
018044180004002166 APN: 1320-326-13023

SUBSTITUTION OF TRUSTEE

ZIONS BANK is hereby appointed Successor Trustee under that certain Trust Deed executed by Bruce G Monge, an unmarried man, and Caridad E Byrd, a married woman as Joint Tenants with Rights of Survivorship, as Trustor, in which Nevada State Bank is named Beneficiary and First American Title Company of Nevada, as Trustee, and recorded July 27, 1999, with Entry No. 0473280, in Book 0799 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 3, in Block B, of Meneley addition to the Town of Gardnerville, according to the map thereof, filed in the office of the County Recorder of Douglas County, State of Nevada, on June 9, 1947, in Book 1 of Maps, as Document No. 4930.

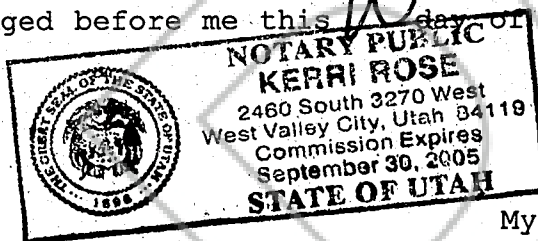
IN WITNESS WHEREOF THE BENEFICIARY HAS EXECUTED THIS INSTRUMENT THIS 20 day of Mar 2002.

20 day of Mar

By: [Signature]
NEVADA STATE BANK
David Hinds
Vice President

STATE OF UTAH)
COUNTY OF SALT LAKE)

The foregoing instrument was acknowledged before me this 20 day of Mar 2002 by David Hinds, Vice President of Nevada State Bank.



20 day of Mar 2002 by David Hinds,
[Signature]
Kerri Rose
Notary Public

My commission expires: 9-30-05
Residing at: SU, UTAH

DEED OF RECONVEYANCE

ZIONS BANK, as Trustee under a Trust Deed dated July 22, 1999 executed by Bruce G Monge, an unmarried man, and Caridad E Byrd, a married woman as Joint Tenants with Rights of Survivorship, as trustor, and recorded July 27, 1999, in Book 0799, Page 4691, as Instrument No 0473280 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:

Lot 3, in Block B, of Meneley addition to the Town of Gardnerville, according to the map thereof, filed in the office of the County Recorder of Douglas County, State of Nevada, on June 9, 1947, in Book 1 of Maps, as Document No. 4930.

March 19, 2002

By: [Signature]
ZIONS BANK
David Hinds
Vice President

STATE OF UTAH)
COUNTY OF SALT LAKE)

On this 20 day of Mar, 2002, personally appeared before me David Hinds, 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 David Hinds acknowledged to me that said ZIONS BANK, a National Association, Salt Lake City, Utah executed the same.

[Signature]
Kerri Rose
Notary Public

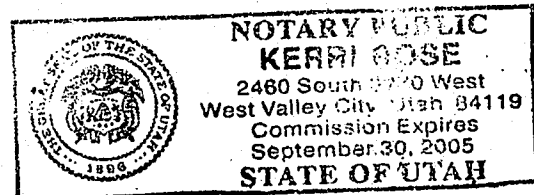
My commission expires: 9-30-05
Residing at: SU, UTAH

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

2002 APR -1 AM 9:48

LINDA SLATER
RECORDER

\$17.00 PAID [Signature] DEPUTY



0538423

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