

WHEN RECORDED MAIL TO:
Nevada State Bank
Consumer Loan Center
P. O. Box 30160
Salt Lake City, Utah 84130-0160
48590004000299 KR
APN 1420-08-310-019

SUBSTITUTION OF TRUSTEE

ZIONS BANK is hereby appointed Successor Trustee under that certain Trust Deed executed by James C Kingsbury, as Trustor, in which Nevada State Bank is named Beneficiary and Nevada Title Company, as Trustee, and recorded December 28, 2000 with Entry No. 505890, 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:

Lot 8, in Block E, of the final map of Sunridge Heights II, Phase 2, a planned unit development, filed for record in the office of the county recorder of Douglas county, state of Nevada, on March 3, 1994, as Document No.331447

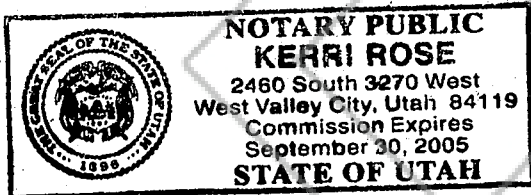
IN WITNESS WHEREOF THE BENEFICIARY HAS EXECUTED THIS INSTRUMENT THIS 5 day of April, 2002.

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 5 day of April, 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 _____ executed by James C Kingsbury, as trustor, and recorded December 28, 2000, in Book 1200, Page 5919, as Instrument No 505890 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 8, in Block E, of the final map of Sunridge Heights II, Phase 2, a planned unit development, filed for record in the office of the county recorder of Douglas county, state of Nevada, on March 3, 1994, as Document No.331447

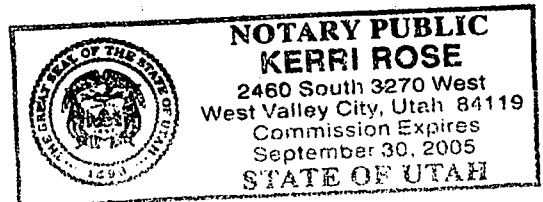
April 4, 2002

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

STATE OF UTAH)
COUNTY OF SALT LAKE)

On this 5 day of April, 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]
Kerri Rose
Notary Public
My commission expires: 9/30/05
Residing at: [Signature] UTAH



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

2002 APR 25 AM 11:23

LINDA SLATER
RECORDER

\$ 17.00 PAID [Signature] DEPUTY

0540609

BK 0402PG07788