

WHEN RECORDED MAIL TO:
Nevada State Bank
Consumer Loan Center
P O Box 30160
Salt Lake City, Utah 84130-0160
018044180004000889 APN: 27-261-08
Prepared by: Aubrey Kidd

NEW APN: 1220-10-710-004

SUBSTITUTION OF TRUSTEE

ZIONS BANK is hereby appointed Successor Trustee under that certain Trust Deed executed by Charles V Gebhart and Muray R Gebhart as Trustee under Revocable Trust Agreement dated December 7, 1989, between Charles V Gebhart and Muray R Gebhart as Trustors and as Trustee, as Trustor, in which Nevada State Bank is named Beneficiary and First American Title Company of Nevada, as Trustee, and recorded March 24, 1998, with Entry No. 0435657, in Book 0398 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 44, as shown on the map of Country Club Estates, filed in the office of the County Recorder of Douglas County, Nevada, on July 17, 1967, in Book 51, Page 377 as Document No 37147.

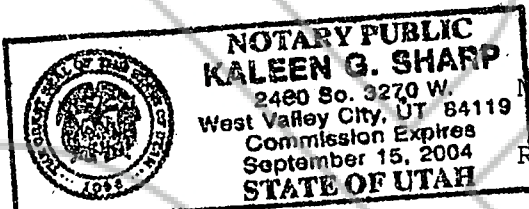
IN WITNESS WHEREOF THE BENEFICIARY HAS EXECUTED THIS INSTRUMENT THIS _____ day of _____ 2002.

NEVADA STATE BANK

By: Cordon D Hunt
Cordon D Hunt
Vice President

STATE OF UTAH)
COUNTY OF SALT LAKE)

The foregoing instrument was acknowledged before me this 20 day of June, 2002 by Cordon D Hunt, Vice President of Nevada State Bank.



Kaleen G. Sharp
Notary Public
My commission expires: 9/15/04
Residing at: Salt Lake, UTAH

DEED OF RECONVEYANCE

ZIONS BANK, as Trustee under a Trust Deed dated March 18, 1998 executed by Charles V Gebhart and Muray R Gebhart as Trustee under Revocable Trust Agreement dated December 7, 1989, between Charles V Gebhart and Muray R Gebhart as Trustors and as Trustee, as Trustor, and recorded March 24, 1998, in Book 0398, Page 5265, as Instrument No 0435657 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 44, as shown on the map of Country Club Estates, filed in the office of the County Recorder of Douglas County, Nevada, on July 17, 1967, in Book 51, Page 377 as Document No 37147.

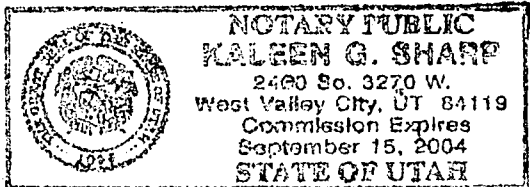
June 19, 2002

ZIONS BANK

By: Cordon D Hunt
Cordon D Hunt
Vice President

STATE OF UTAH)
COUNTY OF SALT LAKE)

On this 20 day of June, 2002, personally appeared before me Cordon D Hunt, 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 Cordon d Hunt acknowledged to me that said ZIONS BANK, a National Association, Salt Lake City, Utah executed the same.



Kaleen G. Sharp
Notary Public
My commission expires: 9/15/04
Residing at: Salt Lake, UTAH

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COPY

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

2002 JUL -1 PM 12: 06

LINDA SLATER
RECORDER

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