

WHEN RECORDED MAIL TO:
Nevada State Bank
Consumer Loan Center
P. O. Box 30160
Salt Lake City, Utah 84130-0160
18044180004001507
Kelley Noble
27-541-02

Mail Tax Statements to:
Laura Valentine
837 Russell Way
Gardnerville, NV 89410

SUBSTITUTION OF TRUSTEE

Zions First National Bank is hereby appointed Successor Trustee under that certain Trust Deed executed by Matt Dale Vanetine and Laura Anne Valentine, husband and wife as joint tenants, as Trustor, in which Nevada State Bank is named Beneficiary and First American Title Company of Nevada, as Trustee, and recorded November 19, 1998, with Entry No. 0454562, in Book 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 6, in Block H, as said lot and block are shown on the map of Gardnerville Ranchos Unit No. 4, filed in the Office of the County Recorder of Douglas County, State of Nevada, on April 10, 1967, in map book 1, page 055, filing no. 35914.

IN WITNESS WHEREOF THE BENEFICIARY HAS EXECUTED THIS INSTRUMENT THIS 21 day of June 2002.

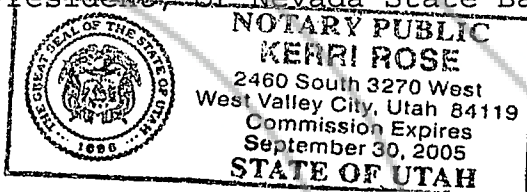
NEVADA STATE BANK

By: [Signature]

Anthony H Meadows
Vice President

STATE OF UTAH)
COUNTY OF SALT LAKE)

The foregoing instrument was acknowledged before me this 21 day of June 2002 by Anthony H Meadows, Vice President, of Nevada State Bank.



[Signature]
Notary Public
My commission expires: 9/30/05
Residing at [Signature], Utah

DEED OF RECONVEYANCE

ZIONS FIRST NATIONAL BANK, as Trustee under a Trust Deed dated November 13, 1998 executed by Matt Dale Vanetine and Laura Anne Valentine, husband and wife as joint tenants, as trustor, and recorded November 19, 1998, in Book , Page , as Instrument No 0454562 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 6, in Block H, as said lot and block are shown on the map of Gardnerville Ranchos Unit No. 4, filed in the Office of the County Recorder of Douglas County, State of Nevada, on April 10, 1967, in map book 1, page 055, filing no. 35914.

June 20, 2002

ZIONS FIRST NATIONAL BANK

By: [Signature]

Anthony H Meadows
Vice President

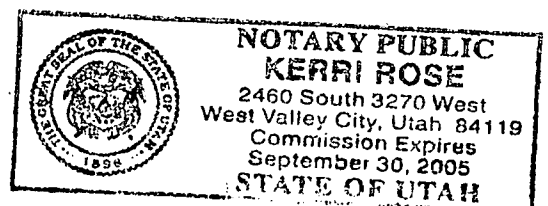
STATE OF UTAH)
COUNTY OF Salt Lake)

On this 21 st day of June, 2002, personally appeared before me Anthony H Meadows, who being by me duly sworn, did say that he is the Vice President of ZIONS FIRST NATIONAL 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 FIRST NATIONAL BANK, a National Association, Salt Lake City, Utah executed the same.

[Signature]
Notary Public
My commission expires: 9/30/05
Residing at [Signature], Utah

0546181

BK 0702 PG 00250



COPY

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

2002 JUL -1 PM 12: 06

LINDA SLATER
RECORDER

\$18⁰⁰ PAID *KS* DEPUTY

0546181

BK0702PG00251