WHEN RECORDED MAIL TO: Nevada State Bank Consumer Loan Center P O Box 30160 Prepared by: Aubrey Kidd

018044180004001515 APN: 27-541-02 New APN: 1220-16-810-699

SUBSTITUTION OF TRUSTEE

ZIONS BANK is hereby appointed Successor Trustee under that certain Trust Deed executed by Matt Dale Valentine 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. 0454561, in Book 1198 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 2002.

NEVADA STATE BANK

day of

Corton D Hunt Vice President

STATE OF UTAH) COUNTY OF SALT LAKE)

The foregoing instrument was acknowledged before me this Vice President of Nevada State Bank.

day of / MMC, 2082 by Cordon D Hunt

expirè

ommission

Residing at

STATE OF UTAR DEED OF RECONVEYANCE

Commission Expires September 15, 2004

NOTARY PUBLIC KALEEN G. SHARP 2460 So. 3270 W. West Velley City, UT 34119

ZIONS BANK, as Trustee under a Trust Deed dated November 13, 1998 executed by Matt Dale Valentine and Laura Anne Valentine, husband and wife as joint tenants, as trustor, and recorded November 19, 1998, in Book 1198, Page 4493, as Instrument No 0454561 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

Vice President

STATE OF UTAH)

COUNTY OF SALT LAKE 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.

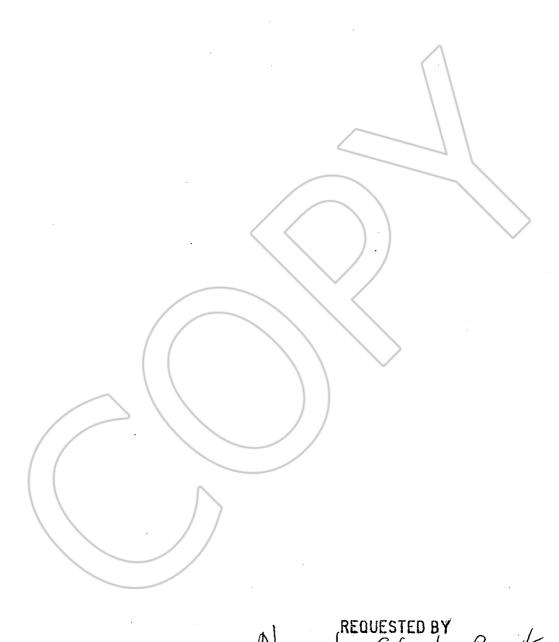
> NOTARY PUBLIC Kaleen G. Sharp

2460 So. 3270 W. West Vaffey City, UT 84119 Commission Expires September 15, 2004

STATE OF UTAH

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IN OFFICIAL RECORDS OF DOUGLAS CO. NEVADA

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LINDA SLATER RECORDER