

✓ WHEN RECORDED MAIL TO:
Nevada State Bank
Consumer Loan Center
P O Box 30160
Salt Lake City, Utah 84130-0160
018044180004001234 APN: 29-184-08
Prepared by: Aubrey Kidd

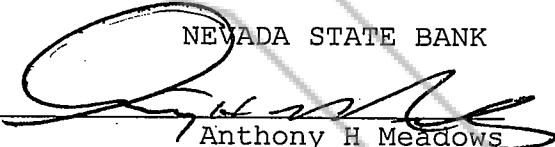
SUBSTITUTION OF TRUSTEE

ZIONS BANK is hereby appointed Successor Trustee under that certain Trust Deed executed by Timothy W Harris, a single man and Kelli L Retherford, a single woman, as Trustor, in which Nevada State Bank is named Beneficiary and First American Title Company of Nevada, as Trustee, and recorded June 22, 1998, with Entry No. 0442562, in Book 0698 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: All of Lot 368 and that portion of Lot 367 as shown on the map of Gardnerville Ranchos Unit No 6, filed for record on May 29, 1973, Document Number 66512, more particularly described as follows: Beginning at the Southeast corner of said Lot 368; thence North 77°20'00" West 133.93 feet; thence North 0°08'39" West 102.70 feet; thence South 62°38'00" East 110.95 feet; thence North 30°52'00" East 22.81 feet; thence South 62°38'00" East 13.51 feet; thence North 30°52'00" East 51.32 feet; thence South 57°49'21" East 30.02 feet to the beginning of a tangent curve to the right with a radius of 15.00 feet and a central angle of 88°41'21"; thence along said curve an arc length of 23.22 feet; thence South 30°52'00" West 41.90 feet to the beginning of a tangent curve to the left with a radius of 225.00 feet and a central angle of 18°11'54"; thence along said curve an arc length of 71.47 feet to the point of beginning. Reference is made to Record of Survey, recorded on May 3, 1996, Book 596, Page 750, as Document No. 387047.

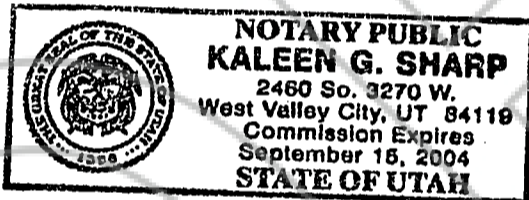
IN WITNESS WHEREOF THE BENEFICIARY HAS EXECUTED THIS INSTRUMENT THIS _____ day of _____ 2002.

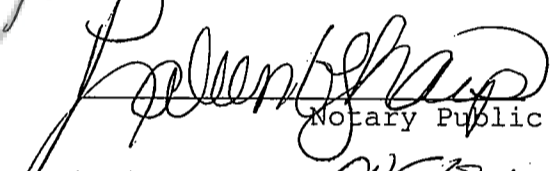
NEVADA STATE BANK

By: 
Anthony H Meadows
Vice President

STATE OF UTAH)
COUNTY OF SALT LAKE)

The foregoing instrument was acknowledged before me this 18 day of July, 2002 by Anthony H Meadows, Vice President of Nevada State Bank.



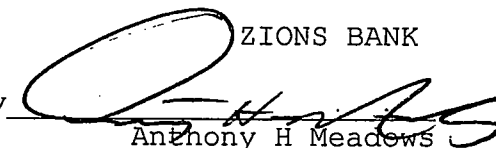

Notary Public
My commission expires: 9/15/04
Residing at: Salt Lake, UTAH

DEED OF RECONVEYANCE

ZIONS BANK, as Trustee under a Trust Deed dated June 17, 1998 executed by Timothy W Harris, a single man and Kelli L Retherford, a single woman, as trustor, and recorded June 22, 1998, in Book 0698, Page 4953, as Instrument No 0442562 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: All of Lot 368 and that portion of Lot 367 as shown on the map of Gardnerville Ranchos Unit No 6, filed for record on May 29, 1973, Document Number 66512, more particularly described as follows: Beginning at the Southeast corner of said Lot 368; thence North 77°20'00" West 133.93 feet; thence North 0°08'39" West 102.70 feet; thence South 62°38'00" East 110.95 feet; thence North 30°52'00" East 22.81 feet; thence South 62°38'00" East 13.51 feet; thence North 30°52'00" East 51.32 feet; thence South 57°49'21" East 30.02 feet to the beginning of a tangent curve to the right with a radius of 15.00 feet and a central angle of 88°41'21"; thence along said curve an arc length of 23.22 feet; thence South 30°52'00" West 41.90 feet to the beginning of a tangent curve to the left with a radius of 225.00 feet and a central angle of 18°11'54"; thence along said curve an arc length of 71.47 feet to the point of beginning. Reference is made to Record of Survey, recorded on May 3, 1996, Book 596, Page 750, as Document No. 387047.

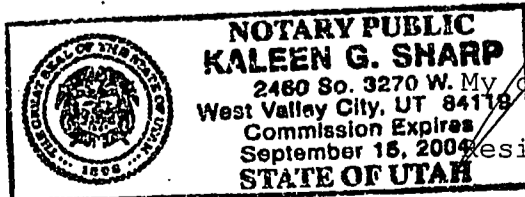
July 17, 2002

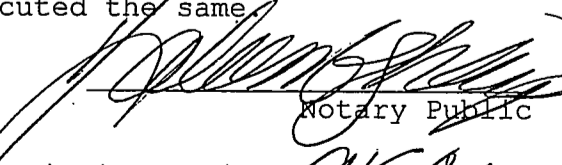
ZIONS BANK

By: 
Anthony H Meadows
Vice President

STATE OF UTAH)
COUNTY OF SALT LAKE)

On this 18 day of July, 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




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

0548271

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COPY

REQUESTED BY
Nevada State Bank

IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

2002 JUL 30 AM 8: 32

LINDA SLATER
RECORDER

\$ *18.00* PAID *KJ* DEPUTY

0548271

BK0702PG09478