

WHEN RECORDED MAIL TO:
Nevada State Bank
Consumer Loan Center
P. O. Box 30160
Salt Lake City, Utah 84130-0160
18100430000001684
Kelley Noble
3-112-03

Mail Tax Statements to:
Mohsen Ghandi
278 Lark Circle
Lake Tahoe, NV 89413

SUBSTITUTION OF TRUSTEE

Zions First National Bank is hereby appointed Successor Trustee under that certain Trust Deed executed by Mohsen Ghandin and Maryam T Ghandi, as Trustees of the Ghandi Family Trust, Dated 6/22/92, as Trustor, in which Nevada State Bank is named Beneficiary and First American Title Company of Nevada, as Trustee, and recorded September 9, 1996, with Entry No. 395995, in Book 0996 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 71, as shown on the map of Cave Rock Estates Unit No. 2, filed for record in the Office of the County Recorder of Douglas County, State of Nevada, on July 29, 1968, as document no. 41604.

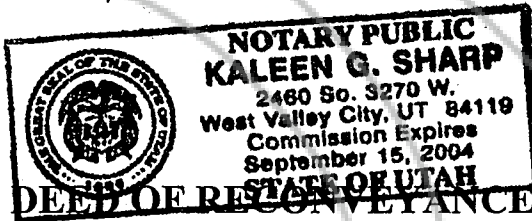
IN WITNESS WHEREOF THE BENEFICIARY HAS EXECUTED THIS INSTRUMENT THIS _____ day of _____ 2002.

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 5 day of Aug 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

ZIONS FIRST NATIONAL BANK, as Trustee under a Trust Deed dated September 6, 1996 executed by Mohsen Ghandin and Maryam T Ghandi, as Trustees of the Ghandi Family Trust, Dated 6/22/92, as trustor, and recorded September 9, 1996, in Book 0996, Page 0899, as Instrument No 395995 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 71, as shown on the map of Cave Rock Estates Unit No. 2, filed for record in the Office of the County Recorder of Douglas County, State of Nevada, on July 29, 1968, as document no. 41604.

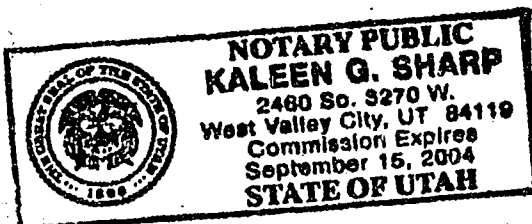
August 5, 2002

ZIONS FIRST NATIONAL BANK

By: Cordon D Hunt
Cordon D Hunt
Vice President

STATE OF UTAH)
COUNTY OF)

On this 5 st day of Aug, 2002, personally appeared before me Cordon D Hunt, 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 Cordon D Hunt acknowledged to me that said ZIONS FIRST NATIONAL 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

0549876

BK0802PG05934

COPY

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

2002 AUG 20 AM 8:44

LINDA SLATER
RECORDER

\$ 18.00 PAID Ka DEPUTY

0549876

BK0802PG05935