

WHEN RECORDED MAIL TO:  
Nevada State Bank  
Consumer Loan Center  
P. O. Box 30160  
Salt Lake City, Utah 84130-0160  
18044180004000566  
Kelley Noble  
25-311-04/25-311-07/25-311-05

Mail Tax Statements to:  
Richard Ferguson  
1204 Gilman Avenue  
Gardnerville, NV 89410

### SUBSTITUTION OF TRUSTEE

Zions First National Bank is hereby appointed Successor Trustee under that certain Trust Deed executed by Richard C Ferguson and Sandra J Ferguson, 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 5, 1997, with Entry No. 0425573, in Book 1197 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 that certain lot, piece or parcel of land situate in the County of Douglas, State of Nevada, described as follows: Parcel 1 and 2: A portion of the southeast one-quarter (se 1/4) of Section 32, Township 13 north, Range 20 east, M.D.B.&M., Douglas County, Nevada, described as follows: Beginning at the northeast corner of the parcel of land owned by Menely as shown on the parcel map for Mathilda Hussman of a portion of the southeast one-quarter (se 1/4) of said Section 32, and recorded in Douglas County, Nevada, a document no. 87157, in book 276 of parcel maps at page 269; thence south 89°58'14" west, 568.71 feet to a point on the easterly bank of the Cottonwood Slough; thence south 50°10'46" east, along the easterly bank of the Cottonwood Slough, 225.19 feet; thence south 89°51'14" east, 150.75 feet to the southwest corner of a parcel of land owned by Menely as shown on said parcel map; thence north 01°55'00" west, 71.84 feet along the west line of said Menely parcel; thence north 89°58'14" east, 249.84 feet along the north line of said Menely parcel to the west right-of-way line of Gilman Avenue thence north 01°55'00" west, along the west right-of-way line of Gilman Avenue 73.00 feet to the point of beginning. Parcel 3: A portion of the southeast 1/4 of Section 32, Township 13 north, Range 20 east and a portion of the northeast 1/4 of Section 5, Township 12 north, Range 20 east, M.D.B.&M., more particularly described as follows: Commencing at a point on the west side of the county road about fifty feet west and sixty-seven feet south from the northeast corner of the northeast 1/4 of the northeast 1/4 of Section 5, Township 12 north, Range 20 east, M.D.B.&M.; and thence running west 249 feet; thence north 211 feet; thence east 249 feet; thence south 210 feet, to the place of beginning, together with all water and water rights, ditch and ditch rights used in connection and running therewith. Excepting therefrom that portion of the southeast 1/4 of Section 32, Township 13 north, Range 20 east, M.D.B.&M. that is situate in the Town of Gardnerville, County of Douglas, State of Nevada, and described as follows: Commencing at a point on the township line between Township 12 north, Range 20 east, M.D.B.&M., said point being described as bearing south 89°52'43" west 1,391.31 feet from the so called Dettling Monument to the town of Gardnerville, and further described as bearing south 89°54' east 2,587.00 feet from the south quarter corner of Section 32, Township 13 north, Range 20 east M.D.B.&M.; thence north 1°33' west along the westerly right-of-way line of highway between Gardnerville and Centerville a distance of 70.00 feet to the true point of beginning; thence north 89°54' west a distance of 249.00 feet to a point on the westerly line of the parcel described in that certain decree recorded April 12, 1948 in Book Y of Deeds, Page 379, Douglas County, Nevada records; thence along the westerly, northerly and easterly line of said parcel the following courses and distances; north 01°33' west 73.00 feet; south 89°54' east; a distance of 249.00 feet to a point on the westerly right-of-way of said highway; thence south 01°33' east along the westerly right-of-way line of said highway a distance of 73.00 feet to the point of beginning. Excepting therefrom that certain parcel or lot lying in the northeast corner of the northeast 1/4 of Section 5, Township 12 north, Range 20 east, M.D.B.&M., on the westerly side of the highway between Gardnerville and Centerville and more particularly described by metes and bounds as follows: Beginning at a point on the township line at the northeast corner of the parcel, said point being described as bearing south 89°52'43" west 1,391.31 feet from the so called Dettling Monument to the Town of Gardnerville, and further described as being south 89°54' east, 2,587.00 feet from the south 1/4 corner of Section 32, Township 13 north, Range 20 east, thence south 01°33' east, along the highway right-of-way line 62.00 feet to the southeast corner of the parcel; thence south 88°43'10" west, along the fence line 248.93 feet to the southwest corner of the parcel; thence north 01°33' west, along the fence line 68.50 feet to the township line and northwest corner of the parcel; thence south 89°54' east, along the township line 249.00 feet to the point of beginning.

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 30 day of July 2002 by Anthony H Meadows, Vice President, of Nevada State Bank.

\_\_\_\_\_  
Notary Public  
My commission expires: 9/15/04  
Residing at \_\_\_\_\_, Utah

### DEED OF RECONVEYANCE

ZIONS FIRST NATIONAL BANK, as Trustee under a Trust Deed dated October 30, 1997 executed by Richard C Ferguson and Sandra J Ferguson, husband and wife as joint tenants, as trustor, and recorded November 5, 1997, in Book 1197, Page 0638, as Instrument No 0425573 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

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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 that certain lot, piece or parcel of land situate in the County of Douglas, State of Nevada, described as follows: Parcel 1 and 2: A portion of the southeast one-quarter (se 1/4) of Section 32, Township 13 north, Range 20 east, M.D.B.&M., Douglas County, Nevada, described as follows: Beginning at the northeast corner of the parcel of land owned by Menely as shown on the parcel map for Mathilda Hussman of a portion of the southeast one-quarter (se 1/4) of said Section 32, and recorded in Douglas County, Nevada, a document no. 87157, in book 276 of parcel maps at page 269; thence south 89\*58'14" west, 568.71 feet to a point on the easterly bank of the Cottonwood Slough; thence south 50\*10'46" east, along the easterly bank of the Cottonwood Slough, 225.19 feet; thence south 89\*51'14" east, 150.75 feet to the southwest corner of a parcel of land owned by Menely as shown on said parcel map; thence north 01\*55'00" west, 71.84 feet along the west line of said Menely parcel; thence north 89\*58'14" east, 249.84 feet along the north line of said Menely parcel to the west right-of-way line of Gilman Avenue thence north 01\*55'00" west, along the west right-of-way line of Gilman Avenue 73.00 feet to the point of beginning. Parcel 3: A portion of the southeast 1/4 of Section 32, Township 13 north, Range 20 east and a portion of the northeast 1/4 of Section 5, Township 12 north, Range 20 east, M.D.B.&M., more particularly described as follows: Commencing at a point on the west side of the county road about fifty feet west and sixty-seven feet south from the northeast corner of the northeast 1/4 of the northeast 1/4 of Section 5, Township 12 north, Range 20 east, M.D.B.&M.; and thence running west 249 feet; thence north 211 feet; thence east 249 feet; thence south 210 feet, to the place of beginning, together with all water and water rights, ditch and ditch rights used in connection and running therewith. Excepting therefrom that portion of the southeast 1/4 of Section 32, Township 13 north, Range 20 east, M.D.B.&M. that is situate in the Town of Gardnerville, County of Douglas, State of Nevada, and described as follows: Commencing at a point on the township line between Township 12 north, Range 20 east, M.D.B.&M., said point being described as bearing south 89\*52'43" west 1,391.31 feet from the so called Dettling Monument to the town of Gardnerville, and further described as bearing south 89\*54' east 2,587.00 feet from the south quarter corner of Section 32, Township 13 north, Range 20 east M.D.B.&M.; thence north 1\*33' west along the westerly right-of-way line of highway between Gardnerville and Centerville a distance of 70.00 feet to the true point of beginning; thence north 89\*54' west a distance of 249.00 feet to a point on the westerly line of the parcel described in that certain decree recorded April 12, 1948 in Book Y of Deeds, Page 379, Douglas County, Nevada records; thence along the westerly, northerly and easterly line of said parcel the following courses and distances; north 01\*33' west 73.00 feet; south 89\*54' east; a distance of 249.00 feet to a point on the westerly right-of-way of said highway; thence south 01\*33' east along the westerly right-of-way line of said highway a distance of 73.00 feet to the point of beginning. Excepting therefrom that certain parcel or lot lying in the northeast corner of the northeast 1/4 of Section 5, Township 12 north, Range 20 east, M.D.B.&M., on the westerly side of the highway between Gardnerville and Centerville and more particularly described by metes and bounds as follows: Beginning at a point on the township line at the northeast corner of the parcel, said point being described as bearing south 89\*52'43" west 1,391.31 feet from the so called Dettling Monument to the Town of Gardnerville, and further described as being south 89\*54' east, 2,587.00 feet from the south 1/4 corner of Section 32, Township 13 north, Range 20 east, thence south 01\*33' east, along the highway right-of-way line 62.00 feet to the southeast corner of the parcel; thence south 88\*43'10" west, along the fence line 248.93 feet to the southwest corner of the parcel; thence north 01\*33' west, along the fence line 68.50 feet to the township line and northwest corner of the parcel; thence south 89\*54' east, along the township line 249.00 feet to the point of beginning.

July 30, 2002

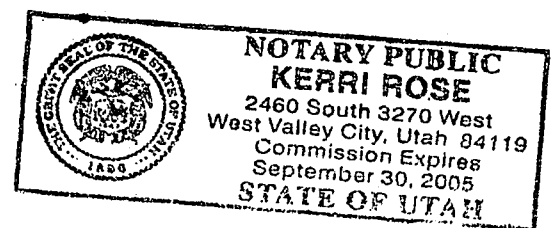
ZIONS FIRST NATIONAL BANK

By [Signature]  
Anthony H Meadows  
Vice President

STATE OF UTAH )  
COUNTY OF SLC )

On this 31 st 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 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 SN, Utah



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

2002 AUG 20 AM 8:47

LINDA SLATER  
RECORDER

\$ 18.00 PAID K2 DEPUTY

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