

WHEN RECORDED MAIL TO:
Nevada State Bank
Consumer Loan Center
P O Box 30160
Salt Lake City, Utah 84130-0160
018044180004001333 APN: 27-430-23
Prepared by: Aubrey Kidd

SUBSTITUTION OF TRUSTEE

ZIONS BANK is hereby appointed Successor Trustee under that certain Trust Deed executed by Terry B Hansen and Geraldine J Hansen, 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 August 28, 1998, with Entry No. 0448133, in Book 0898 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 441, as shown on the map of resubdivision of Lots 91-A, 92-A & B, 93 through 96 and 221 through 232, Gardnerville Ranchos Unit No 2, recorded July 10, 1967, in Book 51, Page 222, Document No 37049 of Official Records of Douglas County, State of Nevada.

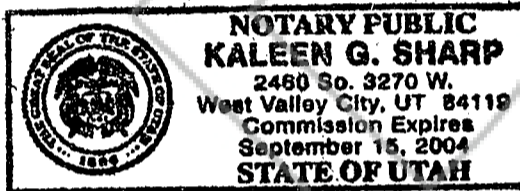
IN WITNESS WHEREOF THE BENEFICIARY HAS EXECUTED THIS INSTRUMENT THIS _____ day of _____ 2002.

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 6 day of Aug, 2002 by Cordon D Hunt, Vice President of Nevada State Bank.



[Signature]
Notary Public
My commission expires 9/15/04
Residing at [Signature], UTAH

DEED OF RECONVEYANCE

ZIONS BANK, as Trustee under a Trust Deed dated August 20, 1998 executed by Terry B Hansen and Geraldine J Hansen, husband and wife as joint tenants, as trustor, and recorded August 28, 1998, in Book 0898, Page _____ as Instrument No 0448133 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 441, as shown on the map of resubdivision of Lots 91-A, 92-A & B, 93 through 96 and 221 through 232, Gardnerville Ranchos Unit No 2, recorded July 10, 1967, in Book 51, Page 222, Document No 37049 of Official Records of Douglas County, State of Nevada.

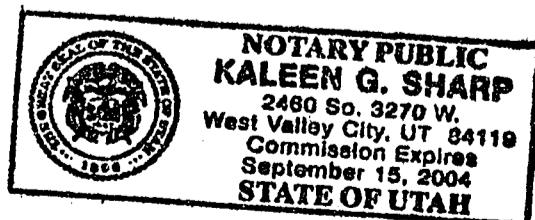
August 5, 2002

ZIONS BANK

By: Cordon D Hunt
Cordon D Hunt
Vice President

STATE OF UTAH)
COUNTY OF SALT LAKE)

On this 6 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 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.



[Signature]
Notary Public
My commission expires 9/15/04
Residing at [Signature], UTAH

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

2002 AUG 20 AM 8:49

LINDA SLATER
RECORDER

\$ 17.00 PAID [Signature] DEPUTY

0549878

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