

✓ WHEN RECORDED MAIL TO:
Nevada State Bank
Consumer Loan Center
P O Box 1507
Salt Lake City, Utah 84110
18044180004003180
APN: 1220-10-710-002
Prepared by: Kelley Noble

SEND TAX NOTICES TO:
Dan Paterson
1554 Glenwood Drive
Gardnerville, NV 89460-8977

SUBSTITUTION OF TRUSTEE

ZIONS BANK is hereby appointed Successor Trustee under that certain Trust Deed executed by Dan E Paterson and Carla C Paterson, husband and wife as joint tenants, as Trustor, in which Nevada State Bank is named Beneficiary and Stewart Title, as Trustee, and recorded March 23, 2001, with Entry No. 0510895, in Book 0301 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:

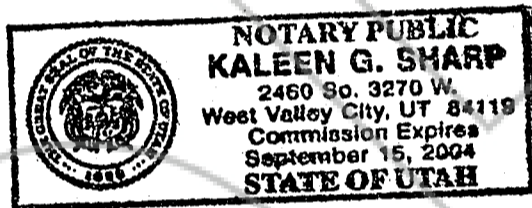
Lot 48, as shown on the map of the Country Club Estates, filed in the Office of the County Recorder of Douglas County, Nevada, on July 17, 1967 in Book 51, Page 377, as Document No. 37147.

IN WITNESS WHEREOF THE BENEFICIARY HAS EXECUTED THIS INSTRUMENT THIS 12 day of Sept 2002.

NEVADA STATE BANK
By: Sheri Lance
Sheri Lance
Vice President

STATE OF UTAH)
COUNTY OF SALT LAKE)

The foregoing instrument was acknowledged before me this 12 day of Sept, 2002 by Sheri Lance, 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 March 19, 2001 executed by Dan E Paterson and Carla C Paterson, husband and wife as joint tenants, as trustor, and recorded March 23, 2001, in Book 0301, Page 5676, as Instrument No 0510895 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:

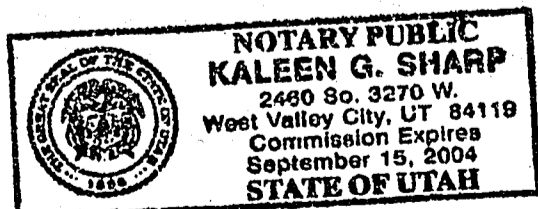
Lot 48, as shown on the map of the Country Club Estates, filed in the Office of the County Recorder of Douglas County, Nevada, on July 17, 1967 in Book 51, Page 377, as Document No. 37147.

September 12, 2002

ZIONS BANK
By: Sheri Lance
Sheri Lance
Vice President

STATE OF UTAH)
COUNTY OF SALT LAKE)

On this 12 day of Sept, 2002, personally appeared before me Sheri Lance, 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 Sheri Lance 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 SEP 30 AM 9:47

LINDA SLATER
RECORDER

\$17⁰⁰ PAID 2 DEPUTY

0553286

BK0902PG09926