

WHEN RECORDED MAIL TO:
Nevada State Bank
Consumer Loan Center
P O Box 1507
Salt Lake City, Utah 84110
1810044000001238
APN: 23-081-04
Prepared by: Kelley Noble

SEND TAX NOTICES TO:
Kenneth L Haas
2578 Nye Drive
Minden, NV 89423

SUBSTITUTION OF TRUSTEE

ZIONS BANK is hereby appointed Successor Trustee under that certain Trust Deed executed by Kenneth L Haas and M Susan Haas, husband and wife as joint tenants with rights of survivorship, as Trustor, in which Nevada State Bank is named Beneficiary and First American Title Company of Nevada, as Trustee, and recorded December 11, 1996, with Entry No. 402694, in Book 1296 on the records of Douglas County, Nevada. This appointment is hereby made by Nevada State Bank, the present Beneficiary under said Trust Deed.

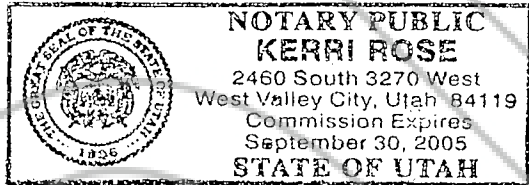
The real property which the Trust Deed describes is as follows, and is located in Douglas County, State of Nevada:

Lot 15, as shown on the map of Pioneer Heights Subdivision Unit No. 1, filed for record in the Office of the County Recorder of Douglas County, State of Nevada, on March 13, 1961, as Document No. 17630.

IN WITNESS WHEREOF THE BENEFICIARY HAS EXECUTED THIS INSTRUMENT THIS 13 day of Oct 2002.

NEVADA STATE BANK
By: Cordon Hunt
Cordon Hunt
Vice President

STATE OF UTAH)
COUNTY OF SALT LAKE)
The foregoing instrument was acknowledged before me this 13 day of Oct, 2002 by Cordon Hunt, Vice President of Nevada State Bank.



[Signature]
Notary Public
My commission expires: 9/30/05
Residing at: [Signature], UTAH

DEED OF RECONVEYANCE

ZIONS BANK, as Trustee under a Trust Deed dated November 27, 1996 executed by Kenneth L Haas and M Susan Haas, husband and wife as joint tenants with rights of survivorship, as trustor, and recorded December 11, 1996, in Book 1296, Page 1761, as Instrument No 402694 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 15, as shown on the map of Pioneer Heights Subdivision Unit No. 1, filed for record in the Office of the County Recorder of Douglas County, State of Nevada, on March 13, 1961, as Document No. 17630.

October 22, 2002

ZIONS BANK
By: Cordon Hunt
Cordon Hunt
Vice President

STATE OF UTAH)
COUNTY OF SALT LAKE)
On this 22 day of Oct, 2002, personally appeared before me Cordon 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 Hunt acknowledged to me that said ZIONS BANK, a National Association, Salt Lake City, Utah executed the same.

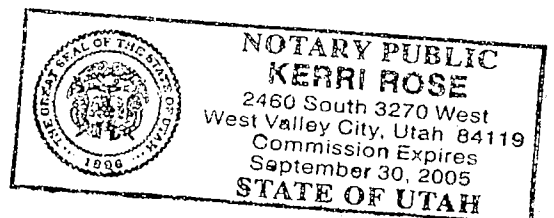
[Signature]
Notary Public
My commission expires: 9/30/05
Residing at: [Signature], UTAH

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

2002 NOV 13 AM 11:48

LINDA SLATER
RECORDER

\$ 17.00 PAID [Signature] DEPUTY



0557607

BK 1102PG04859