

WHEN RECORDED MAIL TO:
Nevada State Bank
Consumer Loan Center
P O Box 1507
Salt Lake City, Utah 84110
18044180004002620
APN: 23-170-140
Prepared by: Kelley Noble

SEND TAX NOTICES TO:
Dan Gearhart
1589 Barker Ct
Gardnerville, NV 89410-6600

SUBSTITUTION OF TRUSTEE

ZIONS BANK is hereby appointed Successor Trustee under that certain Trust Deed executed by Dan R Gearhart and Judith I Gearhart, 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 March 8, 2000, with Entry No. 0487623, in Book 0300 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:

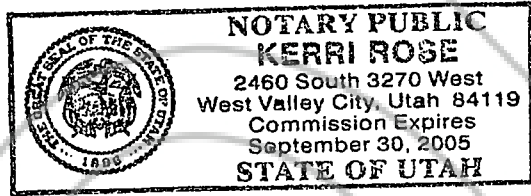
A portion of the northeast 1/4 of the northwest 1/4 of Section 32, Township 13 north, Range 21 East, M.D.B.&M., further described as follows: Parcel 2, as set forth on parcel map for Juell L. Barker, filed in the Office of the County Recorder of Douglas County, State of Nevada on August 21, 1990, in Book 890, at Page 3375, as Document No. 232848.

IN WITNESS WHEREOF THE BENEFICIARY HAS EXECUTED THIS INSTRUMENT THIS 30 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 30 day of Oct, 2002 by Cordon Hunt, Vice President of Nevada State Bank.



Kerri Rose
Notary Public
My commission expires: 9/30/05
Residing at: SU, UTAH

DEED OF RECONVEYANCE

ZIONS BANK, as Trustee under a Trust Deed dated March 3, 2000 executed by Dan R Gearhart and Judith I Gearhart, husband and wife as joint tenants, as trustor, and recorded March 8, 2000, in Book 0300, Page 1458, as Instrument No 0487623 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:

A portion of the northeast 1/4 of the northwest 1/4 of Section 32, Township 13 north, Range 21 East, M.D.B.&M., further described as follows: Parcel 2, as set forth on parcel map for Juell L. Barker, filed in the Office of the County Recorder of Douglas County, State of Nevada on August 21, 1990, in Book 890, at Page 3375, as Document No. 232848.

October 29, 2002

ZIONS BANK
By: Cordon Hunt
Cordon Hunt
Vice President

STATE OF UTAH)
COUNTY OF SALT LAKE)

On this 30 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.

Kerri Rose
Notary Public
My commission expires 9/30/05
Residing at: SU, UTAH



0557609

BK 1102 PG 04862

COPY

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

2002 NOV 13 AM 11:49

LINDA SLATER
RECORDER

\$ 18.50 PAID to DEPUTY

0557609

BK 1102 PG 04863