WHEN RECORDED MAIL TO: Nevada State Bank Consumer Loan Center P O Box 1507 Salt Lake City, Utah 84110 18048590004000620 APN: 1320-29-110-048 Prepared by: Josh Ketchum

SEND TAX NOTICES TO: Draper, James 1792 Lantana Drice, Minden, NV 89423

SUBSTITUTION OF TRUSTEE

ZIONS BANK is hereby appointed Successor Trustee under that certain Trust Deed executed by James H. Draper amd Edna Draper, husband and wife as joint tenants, as Trustor, in which Nevada State Bank is named Beneficiary and Stewart Title ,as Trustee, and recorded 07-23-2001, with Entry No.519013, in Book 0701 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:

The land referred to herein is situated in the State of Nevada, County of Douglas, described as

Lot 421A, in Block C, s shown on that certain record of survey filed for record in the office of the County Recorder of Douglas County, Nevada on June 17, 1998, in Book 698, as Page 3978 as Document No. 442226, Official Records being a Boundary Line Adjustment of the Final Map No. 1008-8 for Winhaven, Unit No. 8, a planned unit development, filed for record in the office of the County Recorder of Douglas County, Nevada on September 11, 1997, in Book 997 at Page 2125, as Document No. 421412, of Official Records.

IN WITNESS WHEREOF THE BENEFICIARY HAS EXECUTED THIS INSTRUMENT THIS

2002.

NEVADA

Vice President

Notary Public

STATE OF UTAH) COUNTY OF SALT LAKE)

The foregoing instrument was acknowledged before me this

Vice President of Nevada State Bank.

day of U

2002 by Sheri Lance,

My commission expire

Residing at:

, UTAH

DEED OF RECONVEYANCE

NOTARY PUBLIC KERRI ROSE 2460 South 3270 West West Valley City, Utah 84119
Commission Expires
September 30, 2005

STATE OF UTAH

ZIONS BANK, as Trustee under a Trust Deed dated 06-18-2001 executed by James H. Draper amd Edna Draper, husband and wife as joint tenants, as trustor, and recorded 07-23-2001, in Book 0701, Page 5803, as Instrument No 519013 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 <u>Douglas</u> County, State of Nevada, described as follows:

The land referred to herein is situated in the State of Nevada, County of Douglas, described as

Lot 421A, in Block C, s shown on that certain record of survey filed for record in the office of the County Recorder of Douglas County, Nevada on June 17, 1998, in Book 698, as Page 3978 as Document No. 442226, Official Records being a Boundary Line Adjustment of the Final Map No. 1008-8 for Winhaven, Unit No. 8, a planned unit development, filed for record in the office of the County Recorder of Douglas County, Nevada on September 11, 1997, in Book 997 at Page 2125, as Document No. 421412, of Official Records.

10-18-2002

YONS BANK

Vice President

STATE OF UTAH) COUNTY OF , SALT LAKE) day of On this

, 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.

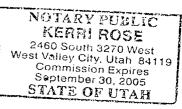
Notary Public

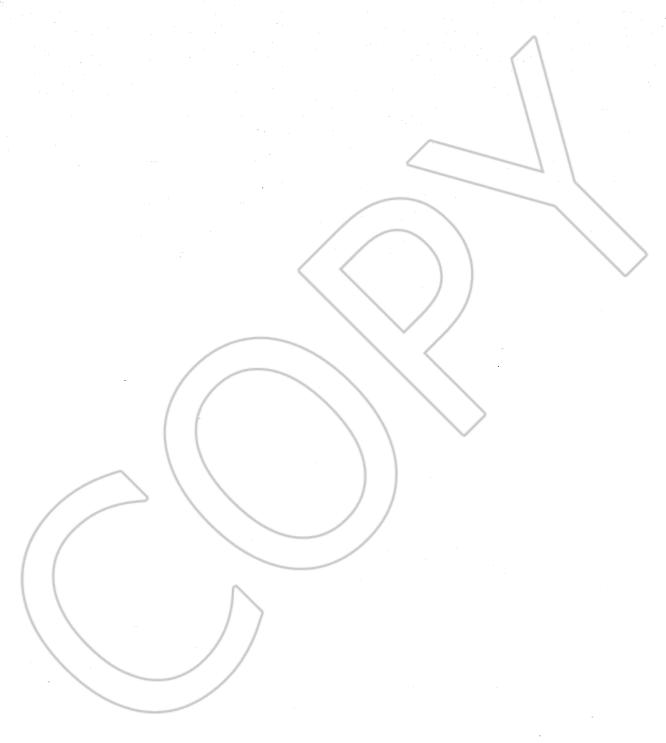
My commission expires

Residing at:

UTAH

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

2002 NOV 13 AM 11: 51

D557613

LINDA SLATER RECORDER

SPAID DEPUTY

BK 1 1 0 2 PG 0 4 8 7 0