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WHEN RECORDED MAIL TO:
Nevada State Bank
Consumer Loan Center
P O Box 1507
Salt Lake City, Utah 84110
18044180004003560
APN: 1219-03-002-082
Prepared by: Josh Ketchum

SEND TAX NOTICES TO:
Kimball, Brett
299 Mottsville Lane
Gardnerville, Nv 89410

SUBSTITUTION OF TRUSTEE

ZIONS BANK is hereby appointed Successor Trustee under that certain Trust Deed executed by Brett A Kimball and Karen A Kimball, husband and wife as joint tenants, as Trustor, in which Nevada State Bank is named Beneficiary and Stewart Title, as Trustee, and recorded 10-24-2001, with Entry No. 526140, in Book 1001 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 follows:

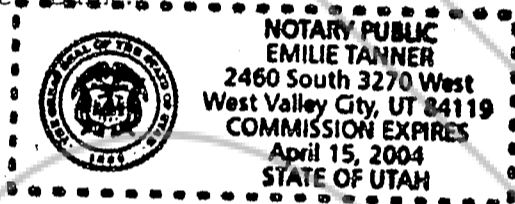
Parcel 1 as set forth on Parcel Map 97-057 for Brett A. & Karen A. Kimball, filed for record in the office of the County Recorder of Douglas County, State of Nevada on December 31, 1997 in Book 1297, Page 6109, as Document No. 429608.

IN WITNESS WHEREOF THE BENEFICIARY HAS EXECUTED THIS INSTRUMENT THIS 5 day of Dec 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 5 day of Dec, 2002 by Sheri Lance, Vice President of Nevada State Bank.



Emilie Tanner
Notary Public
My commission expires:
Residing at: , UTAH

DEED OF RECONVEYANCE

ZIONS BANK, as Trustee under a Trust Deed dated 10-19-2001 executed by Brett A Kimball and Karen A Kimball, husband and wife as joint tenants, as trustor, and recorded 10-24-2001, in Book 1001, Page 8114, as Instrument No 526140 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:

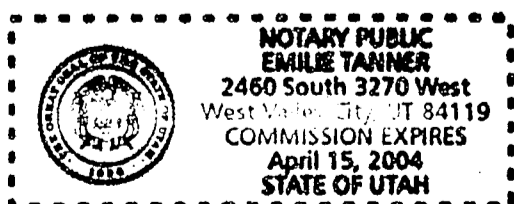
The land referred to herein is situated in the State of Nevada, County of Douglas, described as follows:

Parcel 1 as set forth on Parcel Map 97-057 for Brett A. & Karen A. Kimball, filed for record in the office of the County Recorder of Douglas County, State of Nevada on December 31, 1997 in Book 1297, Page 6109, as Document No. 429608.
12-04-2002

ZIONS BANK
By: Sheri Lance
Sheri Lance
Vice President

STATE OF UTAH)
COUNTY OF SALT LAKE)

On this 5 day of Dec, 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.



Emilie Tanner
Notary Public
My commission expires:
Residing at: , UTAH

0560385

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COPY

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

2002 DEC 11 AM 11:27

LINDA SLATER
RECORDER

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