

WHEN RECORDED MAIL TO:  
Nevada State Bank  
Consumer Loan Center  
P O Box 1507  
Salt Lake City, Utah 84110  
18043180004002282  
APN: 000-03-161-080  
Prepared by: Josh Ketchum

SEND TAX NOTICES TO:  
Donald L Edwards  
1289 Lincoln Park Circle  
Zephyr Cove, Nv. 89448

**SUBSTITUTION OF TRUSTEE**

ZIONS BANK is hereby appointed Successor Trustee under that certain Trust Deed executed by Donald Lloyd Edwards and Katherine Ann Edwards, Trustees of The Edwards Living Trust, Dated April 10, 1992, as Trustor, in which Nevada State Bank is named Beneficiary and Western Title Company, as Trustee, and recorded 02-21-2002, with Entry No. 0535233, in Book 0202 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:

All that certain Lot, Piece or Parcel of Land situated in the County of Douglas, State of Nevada, described as follows:

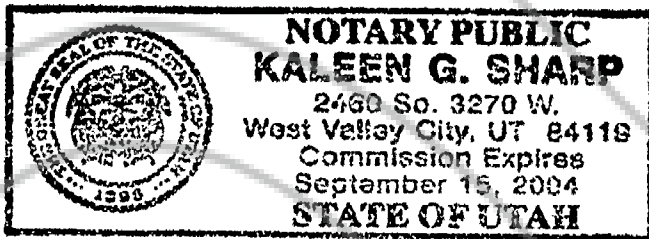
Parcel: 1  
Lot 15, in Block A, as set forth on map of Lincoln Park, filed for record in the office of the County Recorder of Douglas County, State of Nevada, on September 7, 1921, as Document No. 305, Douglas County Nevada Records.  
Excepting any portion of the described property in the bed of Lake Tahoe below the adjudicated elevation of low water.

IN WITNESS WHEREOF THE BENEFICIARY HAS EXECUTED THIS INSTRUMENT THIS 6 day of February 2003.

By: Sheri Lance  
NEVADA STATE BANK  
Sheri Lance  
Vice President

STATE OF UTAH)  
COUNTY OF SALT LAKE)

The foregoing instrument was acknowledged before me this 6 day of Feb, 2003 by Sheri Lance, Vice President of Nevada State Bank.



Kaleen Sharp  
Notary Public  
My commission expires: 9/15/04  
Residing at: Westlake, UTAH

**DEED OF RECONVEYANCE**

ZIONS BANK, as Trustee under a Trust Deed dated 02-15-2002 executed by Donald Lloyd Edwards and Katherine Ann Edwards, Trustees of The Edwards Living Trust, Dated April 10, 1992, as trustor, and recorded 02-21-2002, in Book 0202, Page 07199, as Instrument No 0535233 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:

All that certain Lot, Piece or Parcel of Land situated in the County of Douglas, State of Nevada, described as follows:

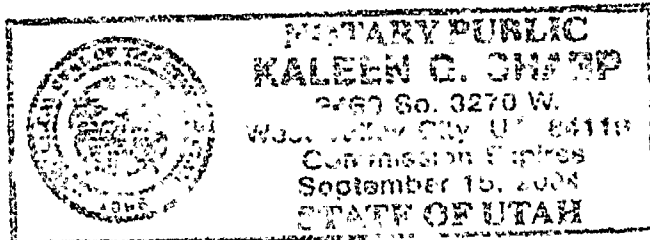
Parcel: 1  
Lot 15, in Block A, as set forth on map of Lincoln Park, filed for record in the office of the County Recorder of Douglas County, State of Nevada, on September 7, 1921, as Document No. 305, Douglas County Nevada Records.  
Excepting any portion of the described property in the bed of Lake Tahoe below the adjudicated elevation of low water.

02-05-2003

By: Sheri Lance  
ZIONS BANK  
Sheri Lance  
Vice President

STATE OF UTAH)  
COUNTY OF SALT LAKE)

On this 6 day of Feb, 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.



Kaleen Sharp  
Notary Public  
My commission expires: 9/15/04  
Residing at: Westlake, UTAH

0567298

COPY

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

2003 FEB 18 AM 10:27

WERNER CHRISTEN  
RECORDER

\$ *18.00* PAID *KJ* DEPUTY

0567298

BK0203PG06371

