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WHEN RECORDED MAIL TO:
Nevada State Bank
Consumer Loan Center
P O Box 1507
Salt Lake City, Utah 84110
18044180004000590
APN: 27-631-06
Prepared by: MARYJEAN

SEND TAX NOTICES TO:
ROBERT E BAKER
1251 KINGSTON WAY
GARDNERVILLE, NV 89460-8616

SUBSTITUTION OF TRUSTEE

ZIONS BANK is hereby appointed Successor Trustee under that certain Trust Deed executed by ROBERT E BAKER AND BARBARA A BAKER, 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 NOVEMBER 10, 1997, with Entry No. 0426025, in Book 1197 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:

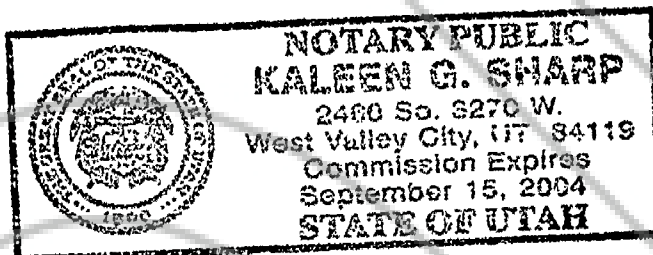
ALL THAT CERTAIN LOT, PIECE OR PARCEL OF LAND SITUATE IN THE COUNTY OF DOUGLAS, STATE OF NEVADA, DESCRIBED AS FOLLOWS:
LOT 6, IN BLOCK F, AS SAID LOT AND BLOCK ARE SHOWN ON THAT CERTAIN MAP ENTITLED 'AMENDED MAP OF RANCHES ESTATES', FILED FOR RECORD OF OCTOBER 30, 1972, IN BOOK 1072, PAGE 642, AS DOCUMENT NO. 62493.

IN WITNESS WHEREOF THE BENEFICIARY HAS EXECUTED THIS INSTRUMENT THIS 4 day of Feb 2003.

NEVADA STATE BANK
By: [Signature]
SHERI LANCE
Vice President

STATE OF UTAH)
COUNTY OF SALT LAKE)

The foregoing instrument was acknowledged before me this 4 day of Feb, 2003 by SHERI LANCE, Vice President of Nevada State Bank.



[Signature]
Notary Public
My commission expires 9/15/04
Residing at [Signature], UTAH

DEED OF RECONVEYANCE

ZIONS BANK, as Trustee under a Trust Deed dated NOVEMBER 5, 1997 executed by ROBERT E BAKER AND BARBARA A BAKER, HUSBAND AND WIFE AS JOINT TENANTS, as trustor, and recorded NOVEMBER 10, 1997, in Book 1197, Page 1890, as Instrument No 0426025 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:

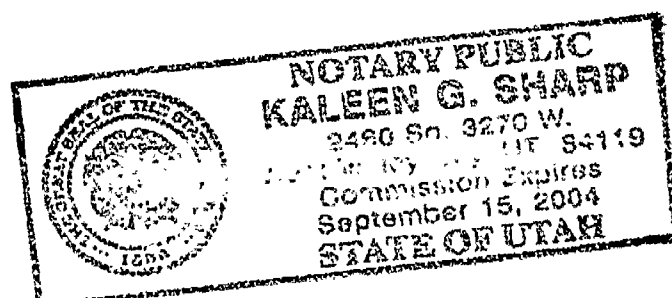
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LOT 6, IN BLOCK F, AS SAID LOT AND BLOCK ARE SHOWN ON THAT CERTAIN MAP ENTITLED 'AMENDED MAP OF RANCHES ESTATES', FILED FOR RECORD OF OCTOBER 30, 1972, IN BOOK 1072, PAGE 642, AS DOCUMENT NO. 62493.

FEBRUARY 3, 2003

ZIONS BANK
By: [Signature]
SHERI LANCE
Vice President

STATE OF UTAH)
COUNTY OF SALT LAKE)

On this 4 day of Feb, 2003, 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.



[Signature]
Notary Public
My commission expires 9/15/04
Residing at [Signature], UTAH

0567299

BK0203PG06372

COOPY

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

2003 FEB 18 AM 10: 27

WERNER CHRISTEN
RECORDER

S. 18 PAID *KD* DEPUTY

0567299

BK 0203 PG 06373

