

WHEN RECORDED MAIL TO:
Nevada State Bank
Consumer Loan Center
P O Box 1507
Salt Lake City, Utah 84110
18044180004002208
APN: 1320-29-116-029
Prepared by: Josh Ketchum

SEND TAX NOTICES TO:
Oneil, Diane
1104 Wisteria Dr.
Minden, Nv. 89423

SUBSTITUTION OF TRUSTEE

ZIONS BANK is hereby appointed Successor Trustee under that certain Trust Deed executed by Diane Carole O'neil, Trustee and her Successors, under The Diane Carole O'neil Family Trust U/D/T 05-13-99, as Trustor, in which Nevada State Bank is named Beneficiary and First American Title Company of Nevada, as Trustee, and recorded 08-13-1999, with Entry No. 0474489, in Book 0899 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:

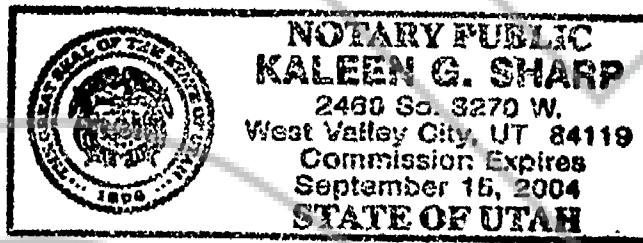
Lot 264, as shown on the Official Plat of Winhaven, Unit No. 6, filed in the office of the County Recorder of Douglas County, State of Nevada, on August 4, 1994, in Book 894 of Official Records, at Page 692, as Document No. 343273.

IN WITNESS WHEREOF THE BENEFICIARY HAS EXECUTED THIS INSTRUMENT THIS 14 day of February, 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 18 day of Feb, 2003 by Sheri Lance, Vice President of Nevada State Bank.



[Signature]
Notary Public
My commission expires 9/16/04
Residing at: [Signature] UTAH

DEED OF RECONVEYANCE

ZIONS BANK, as Trustee under a Trust Deed dated 08-09-1999 executed by Diane Carole O'neil, Trustee and her Successors, under The Diane Carole O'neil Family Trust U/D/T 05-13-99, as trustor, and recorded 08-13-1999, in Book 0899, Page 2699, as Instrument No 0474489 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:

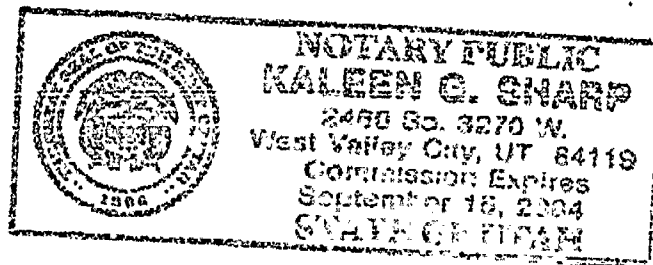
Lot 264, as shown on the Official Plat of Winhaven, Unit No. 6, filed in the office of the County Recorder of Douglas County, State of Nevada, on August 4, 1994, in Book 894 of Official Records, at Page 692, as Document No. 343273.

02-13-2003

ZIONS BANK
By: [Signature]
Sheri Lance
Vice President

STATE OF UTAH)
COUNTY OF SALT LAKE)

On this 18 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.



[Signature]
Notary Public
My commission expires 9/16/04
Residing at: [Signature] UTAH

0568222

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COPIES

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

2003 FEB 26 PM 2:42

WERNER CHRISTEN
RECORDER

\$18⁰⁰ PAID *18* DEPUTY

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BK0203PG11040

