

WHEN RECORDED MAIL TO:
Nevada State Bank
Consumer Loan Center
P O Box 1507
Salt Lake City, Utah 84110
44180004003594
APN: 1320-29-212-020
Prepared by: MELISSA JOHNSON

SEND TAX NOTICES TO:
CATHY L ETHERIDGE
1065 WISTERIA DR
MINDEN, NV 89423

SUBSTITUTION OF TRUSTEE

ZIONS BANK is hereby appointed Successor Trustee under that certain Trust Deed executed by SCOTT L ETHERIDGE AND CATHY L ETHERIDGE, HUSBAND AND WIFE, AS JOINT TENANTS, as Trustor, in which Nevada State Bank is named Beneficiary and STEWART TITLE, as Trustee, and recorded 11/14/01, with Entry No. 0527675, in Book 1101 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:

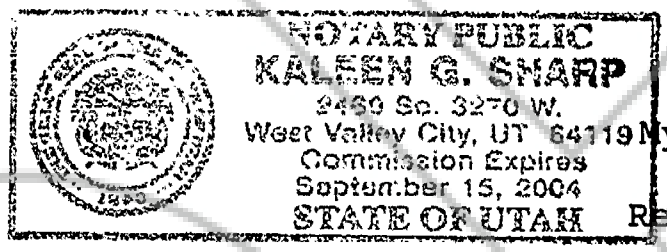
THE LAND REFERRED TO HEREIN IS SITAUTED IN THE STATE OF NEVADA, COUNTY OF DOUGLAS, DESCRIBED AS FOLLOWS: LOT 114, IN BLOCK B, AS SET FORTH ON THE MAP OF WINHAVEN, UNIT NO. 1, A PLANNED UNIT DEVELOPMENT FILED FOR RECORD IN THE OFFICE OF THE COUNTY RECORDER OF DOUGLAS COUNTY, STATE OF NEVADA, ON JANUARY 13, 1989 AS DOCUMENT NO. 194373.

IN WITNESS WHEREOF THE BENEFICIARY HAS EXECUTED THIS INSTRUMENT THIS 27 day of Feb 2003.

By: [Signature]
NEVADA STATE BANK
Sheri Lance
Vice President

STATE OF UTAH)
COUNTY OF SALT LAKE)

The foregoing instrument was acknowledged before me this 3 day of March, 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 11/08/01 executed by SCOTT L ETHERIDGE AND CATHY L ETHERIDGE, HUSBAND AND WIFE, AS JOINT TENANTS, as trustor, and recorded 11/14/01, in Book 1101, Page 4038, as Instrument No 0527675 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:

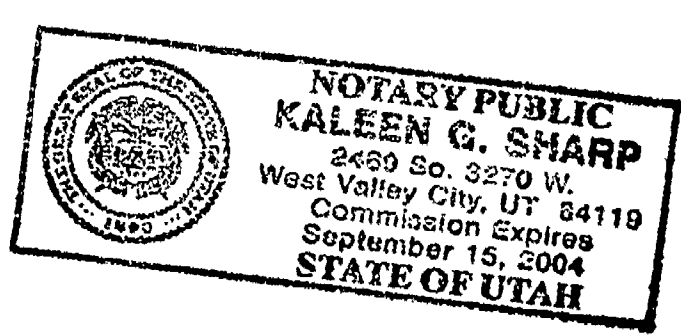
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02/24/03

By: [Signature]
ZIONS BANK
Sheri Lance
Vice President

STATE OF UTAH)
COUNTY OF SALT LAKE)

On this 3 day of March, 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: 9/15/04
Residing at: [Signature], UTAH

0569875
BK 0303 PG 05585

COPIES

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

2003 MAR 13 PM 2: 57

WERNER CHRISTEN
RECORDER

\$18⁰⁰ PAID *Kg* DEPUTY

0569875

BK0303PG05586

