WHEN RECORDED MAIL TO: Nevada State Bank Consumer Loan Center P O Box 1507 Salt Lake City, Utah 84110 18044180004003602 APN: 1221-05-002-003 Prepared by: MARYJEAN

SEND TAX NOTICES TO: RICHARD MONTOYA 1301 MYERS DR GARDNERVILLE, NV 89410-6170

SUBSTITUTION OF TRUSTEE

ZIONS BANK is hereby appointed Successor Trustee under that certain Trust Deed executed by RICHARD MONTOYA AND JUDITH MONTOYA, 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 19, 2001, with Entry No.0528050, 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:

LOT 50, AS SHOWN ON THE OFFICIAL MAP OF FISH SPRINGS ESTATES, FILED IN THE OFFICE OF THE COUNTY RECORDER DOUGLAS COUNTY, STATE OF NEVADA, ON AUGUST 30, 1973, IN BOOK 873, PAGE 1006, AS DOCUMENT NO. 68451.

IN WITNESS WHEREOF THE BENEFICIARY HAS EXECUTED THIS INSTRUMENT THIS

2003.

STATE OF UTAH)

COUNTY OF SALT LAKE)

The foregoing instrument was acknowledged before me this A day of Hpri/ RIGGS, Vice President of Nevada State Bank.

Vice President

NOTARY PUBLIC JOSHUA KETCHUM 2460 South 3270 West West Valley City, UT 84119 COMMISSION EXPIRES March 10, 2007 STATE OF UTAH

Notary Public My commission expires: 1310 10

s Residing at Salt Lake, UTAH

DEED OF RECONVEYANCE

ZIONS BANK, as Trustee under a Trust Deed dated NOVEMBER 14, 2001 executed by MONTOYA AND JUDITH MONTOYA, HUSBAND AND WIFE AS JOINT TENANTS, as trustor, and recorded NOVEMBER 19, 2001, in Book 1101, Page 5681, as Instrument No 0528050 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 50, AS SHOWN ON THE OFFICIAL MAP OF FISH SPRINGS ESTATES, FILED IN THE OFFICE OF THE COUNTY RECORDER DOUGLAS COUNTY, STATE OF NEVADA, ON AUGUST 30, 1973, IN BOOK 873, PAGE 1006, AS DOCUMENT NO. 68451.

APRIL 8, 2003

Vice President

Notary Public

STATE OF UTAH) COUNTY OF SALT LAKE)

_/ 2003, personally appeared before me L MERRILL RIGGS, who being/by day of me duly sworn, did say that he is the Vice President of ZIONS BANK, a National Association, Balt 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 L MERRILL RIGGS acknowledged to me that said ZIONS BANK, a National Association, Salt Lake City, Utah executed the same.

NOTARY PUBLIC JOSHUA KETCHUM 2460 South 3270 West West Valley City, UT 84119 COMMISSION EXPIRES March 10, 2007 STATE OF UTAH

My commission expires:

Residing at

(REQUESTED BY 2003 APR 17 AM 11: 32 WERNER CHRISTEN
RECORDER

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