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WHEN RECORDED MAIL TO:
Nevada State Bank
Consumer Loan Center
P O Box 1507
Salt Lake City, Utah 84110
018044180004004303
APN: 1321-32-001-002
Prepared by: KRISTA ORDIWAY

SEND TAX NOTICES TO:
LEATHER, JUDITH
1586 BARKER COURT
GARDNERVILLE, NV 89410

SUBSTITUTION OF TRUSTEE

ZIONS BANK is hereby appointed Successor Trustee under that certain Trust Deed executed by FREDERICK LETHER AND JUDITH LETHER, HUSBAND AND WIFE AS JOINT TENANTS, as Trustor, in which Nevada State Bank is named Beneficiary and WESTERN TITLE COMPANY INC., as Trustee, and recorded 10/08/2002, with Entry No. 0552421, in Book 0902 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:

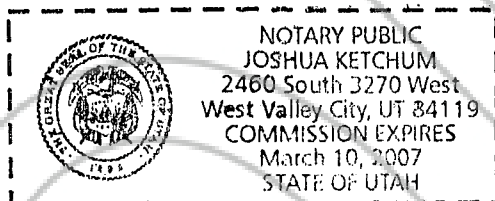
ALL THAT REAL PROPERTY SITUATE IN THE COUNTY OF DOUGLAS, STATE OF NEVADA, DESCRIBED AS FOLLOWS: BEING A DIVISION OF THE NORTHEAST 1/4 OF THE NORTHWEST 1/4 OF SECTION 32, TOWNSHIP 13 NORTH, RANGE 21 EAST, M.D.B. & M., MORE PARTICULARLY DESCRIBED AS FOLLOWS: PARCEL 3 AS SET FORTH ON PARCEL MAP FOR JUELL L BARKER, FILED FOR RECORD IN THE OFFICE OF THE DOUGLAS COUNTY RECORDER ON AUGUST 21, 1990 IN BOOK 890, PAGE 3375 AS DOCUMENT NO. 232848, OF OFFICIAL RECORDS.

IN WITNESS WHEREOF THE BENEFICIARY HAS EXECUTED THIS INSTRUMENT THIS 16 day of May 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 16 day of May 2003 by Sheri Lance, Vice President of Nevada State Bank.



[Signature]
Notary Public
My commission expires: 03/10/07
Residing at: Salt Lake, UTAH

DEED OF RECONVEYANCE

ZIONS BANK, as Trustee under a Trust Deed dated 09/13/2002 executed by FREDERICK LETHER AND JUDITH LETHER, HUSBAND AND WIFE AS JOINT TENANTS, as trustor, and recorded 10/08/2002, in Book 0902, Page 05736, as Instrument No 0552421 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:

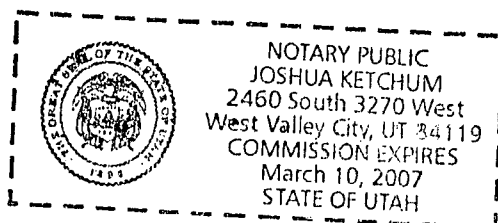
ALL THAT REAL PROPERTY SITUATE IN THE COUNTY OF DOUGLAS, STATE OF NEVADA, DESCRIBED AS FOLLOWS: BEING A DIVISION OF THE NORTHEAST 1/4 OF THE NORTHWEST 1/4 OF SECTION 32, TOWNSHIP 13 NORTH, RANGE 21 EAST, M.D.B. & M., MORE PARTICULARLY DESCRIBED AS FOLLOW FOLLOWS: PARCEL 3 AS SET FORTH ON PARCEL MAP FOR JUELL L BARKER, FILED FOR RECORD IN THE OFFICE OF THE DOUGLAS COUNTY RECORDER ON AUGUST 21, 1990 IN BOOK 890, PAGE 3375 AS DOCUMENT NO. 232848, OF OFFICIAL RECORDS.

05/15/2003

By: Sheri Lance
ZIONS BANK
Sheri Lance
Vice President

STATE OF UTAH)
COUNTY OF SALT LAKE)

On this 16 day of May, 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: 03/10/07
Residing at: Salt Lake, UTAH

0577958

BK 0503 PG 12979

COPY

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

2003 MAY 27 AM 10: 03

WERNER CHRISTEN
RECORDER

18⁰⁰ PAID *KJ* DEPUTY

0577958

BK0503PG12980

