2003 NOV 26_AM 9: 21

WERNER CHRISTEN RECORDER

APN: 1420-08-414-017 WHEN RECORDED MAIL TO: Nevada State Bank Consumer Loan Center P O Box 1507

Salt Lake City, Utah 84110 18044180004004394 Prepared by: Josh Ketchum

SEND TAX NOTICES TO: Helena Kaar 3437 Long Drive Minden, Nv. 89423

SUBSTITUTION OF TRUSTEE/DEED OF RECONVEYANCE

ZIONS BANK is hereby appointed Successor Trustee under that certain Trust Deed executed by Helena M Kaar, Trustee of The Helena M Kaar 2000 Revocable Trust, Dated May 3, 2000, as Amended, as Trustor, in which Nevada State Bank is named Beneficiary and Western Title Company, as Trustee, and recorded 10-29-2002, with Entry No .0556153, in Book 1002 on the records of Douglas County, Nevada. This appointment is hereby made by Nevada State Bank, the present Beneficiary under said Trust Deed.

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

NEVADA STATE BANK

L MERRILL RIGGS Vice President

STATE OF UTAH)

COUNTY OF SALT LAKE)

The foregoing instrument was acknowledged before me this IU day of III U. , 2003 by L MERRILL RIGGS, Vice President of Nevada State Bank

> Notary Public Commission Expires: 3/10/07 Residing at: 5/C

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

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18044180004004394 APN: 1420-08-414-017 Prepared by: Josh Ketchum

ZIONS BANK, as Trustee under a Trust Deed dated 10-21-2002 executed by M Kaar, Trustee of The Helena M Kaar 2000 Revocable Trust, Dated May 3, 2000, as Amended, as trustor, and recorded 10-29-2002, in Book 1002, Page 12780, as Instrument No 0556153 of the records of the County Recorder of Douglas County, State of Nevada Douglas County, State of Nevada pursuant to a written request of the Beneficiary thereunder, does hereby reconverted the reachest reconverted the rest of 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 <u>Douglas</u> County, State of Nevada.

ZIONS BANK

L MERRILL RIGGS Vice President

STATE OF UTAH)

COUNTY OF SALT LAKE) day of ()), 2003, personally appeared before me L MERRILL RIGGS, 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 L MERRILL RIGGS acknowledged to me that said ZIONS BANK, a National Association, Salt Lake City, Utah executed the same.

Notary Public

My Commission Expires: BIOW

Residing at: 51

NOTARY PUBLIC JOSHUA KETCHUM 2460 South 3270 West West Valley City, UT 34119 COMMISSION EXPIRES March 10, 2007 STATE OF UTAH