2003 DEC 15 PM 2: 05

WERNER CHRISTEN
RECORDER PAID L DEPUTY

APN: 2344101 WHEN RECORDED MAIL TO: Nevada State Bank Consumer Loan Center P O Box 1507

Salt Lake City, Utah 84110 44180004002737 Prepared by: SHONDA BUCKLAND

SEND TAX NOTICES TO: STEVEN OBRIEN 6 BONNIE COURT DAYTON NV 89403

SUBSTITUTION OF TRUSTEE/DEED OF RECONVEYANCE

ZIONS BANK is hereby appointed Successor Trustee under that certain Trust Deed executed by STEVEN L O'BRIEN AND LORI O'BRIEN, 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 MAY 2, 2000, with Entry No .491133 in Book 500, Page 487 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 2003.

NEVADA STATE BANK

JUDY CORBRIDGE Vice President

STATE OF UTAH) COUNTY OF SALT LAKE)

The foregoing instrument was acknowledged before me this 6 day of Occ , 2003 by

JUDY CORBRIDGE, Vice President of Nevada State Bank.

Notary Public My Commission Expires: 3 100

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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44180004002737 APN: 2344101

Prepared by: SHONDA BUCKLAND

ZIONS BANK, as Trustee under a Trust Deed dated APRIL 19, 2000, executed by STEVEN L O'BRIEN AND LORI O'BRIEN, HUSBAND AND WIFE AS JOINT TENANTS, as trustor, and recorded MAY 2, 2000, in Book 500, Page 487, as Instrument No 491133 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.

DECEMBER 3, 2003

JUDY CORBRIDGE
Vice President

STATE OF UTAH)

COUNTY OF SALT LAKE)
On this ______, day of ______, 2003, personally appeared before me JUDY CORBRIDGE, 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 JUDY CORBRIDGE acknowledged to me that said ZIONS BANK, a National Association, Salt Lake City, Utah executed the same.

(Notary Public

My Commission Expires: 8/10 (0)

Residing at: 5((



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