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REQUESTED BY
Dovenmuehle
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

ASSESSORS TAX ID. : 1220-14-010-003

2004 JAN 30 PM 2:08

PREPARED BY :

(800)-669-4268
Lynellia Hudson
Dovenmuehle Mortgage Inc.
1501 Woodfield Rd. #400
Schaumburg, IL 60173

WERNER CHRISTEN
RECORDER

S. / P. 90 PAID K2 DEPUTY

AFTER RECORDING FORWARD TO :

✓ Dovenmuehle Mortgage Inc.
1501 Woodfield Rd. #400
Schaumburg, IL 60173

Dovenmuehle Mortgage, Inc. 1406306041 DAYAO

Lender Id : T83

SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE

ZIONS FIRST NATIONAL BANK, N.A.

the Owner and Holder of the Note secured by the Deed of Trust dated 08/16/2001, made by GILBERT K DAYAO, AND YOLANDA C DAYAO, HUSBAND AND WIFE to ZIONS FIRST NATIONAL BANK, N.A. as trustee for the benefit of ZIONS FIRST NATIONAL BANK, N.A. as Beneficiary, which said Deed of Trust was recorded on 09/06/2001 in the Office of the County Recorder of DOUGLAS County, State of Nevada, in Book 0901 on Page 1281 as Document No. hereby substitutes ZIONS FIRST NATIONAL BANK, N.A. as Trustee in lieu of the above named Trustee under said Deed of Trust.

Mail tax statement to: GILBERT K DAYAO, AND YOLANDA C DAYAO, HUSBAND AND WIFE
Address : 1760 MERINO CIRCLE DAYAO YOLANDA C, GARDNERVILLE , NV - 89410

Property Address: 1760 MERINO CIRCLE
GARDNERVILLE, NV 89410

ZIONS FIRST NATIONAL BANK, N.A.

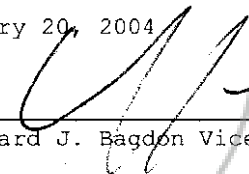
, hereby accepts said appointment as Trustee under said Deed of Trust and, as Successor Trustee, pursuant to the request of said Owner and Holder and in accordance with the provisions of said Deed of Trust does hereby reconvey to the person or persons legally entitled thereto, but without warranty, all the estate, title and interest now held by it under Deed of Trust.

IN WITNESS WHEREOF, said owner and holder has caused this instrument to be executed by there duly authorized officers on January 20, 2004.

ZIONS FIRST NATIONAL BANK, N.A.

On January 20, 2004

By :



Edward J. Bagdon Vice President

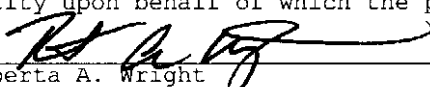


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STATE OF Illinois
COUNTY OF Cook

Sworn to and subscribed on 01/27/2004 before me, Roberta A. Wright, a Notary Public in and for the County of Cook, State of Illinois, personally appeared Edward J. Bagdon Vice President of ZIONS FIRST NATIONAL BANK, N.A. , personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity, and that by his/her/their signature on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.


Roberta A. Wright
Notary Expires : 04/23/2005



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