2004 MAY 12 AM 8: 26

WERNER CHRISTEN RECORDER \$ 18 PAID K & DEPUTY

2004 by

APN: 1320-29-212-020 WHEN RECORDED MAIL TO: Nevada State Bank Consumer Loan Center P O Box 1507

SEND TAX NOTICES TO: Cathy Etheridge 1065 Wisteria Dr Minden, Nv. 89423

Salt Lake City, Utah 84110 18044180004004584 Prepared by: Josh Ketchum

SUBSTITUTION OF TRUSTEE/DEED OF RECONVEYANCE

ZIONS BANK is hereby appointed Successor Trustee under that certain Trust Deed executed by Scott L Etheridge and Cathy L Etheridge, husband and wife, as joint tenants, as Trustor, in which Nevada State Bank is named Beneficiary and Stewart Title Company, as Trustee, and recorded 02-03-2003, with Entry No .0566079, in Book the records of Douglas County, Nevada. This appointment is hereby made by State Bank, the present Beneficiary under said Trust Deed.

IN WITNESS WHEREOF THE BENEFICIARY HAS EXECUTED THIS INSTRUMENT 2004.

NEVADA STATE BANK

Kallett Start

STATE OF UTAH) COUNTY OF SALT LAKE)

The foregoing instrument was acknowledged before me th Kaleen Sharp, Assistant Vice President of Newsia State

Residing at:

My Commission Expires:

NOTARY PUBLIC SHONDA BUCKLAND 2460 South 3270 West West Valley City, UT 84120 COMMISSION EXPIRES February 28, 2006 STATE OF UTAH

> 0612841 BK 0 5 0 4 PG 0 4 6 3 7

18044180004004584 APN: 1320-29-212-020 Prepared by: Josh Ketchum

ZIONS BANK, as Trustee under a Trust Deed dated <u>01-28-2003</u> executed by <u>Scott L</u> Etheridge and Cathy L Etheridge, husband and wife, as joint tenants , as trustor, and recorded <u>02-03-2003</u>, in Book <u>0203</u>, Page <u>00441</u>, as Instrument No <u>0566079</u> of the records of the County Recorder of <u>Douglas</u> 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 <u>Douglas</u> County, State of Nevada.

/ZIONS BANK

Ву //

Assistant Vice President

STATE OF UTAH)

COUNTY OF SALT LAKE)

On this day of _____, 2004, personally appeared before me Kaleen Sharp, who being by me duly sworn, did say that he is the Assistant 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 Kaleen Sharp acknowledged to me that said ZNONS BANK, a National Association, Salt Lake City, Utah executed the Same.

Notary Public

My Commission Expires:

Residing at:

NOTARY PUBLIC SHONDA BUCKLAND 2460 South 3270 West West Valley City, UT 84120 COMMISSION EXPIRES February 28, 2006 STATE OF UTAH

> **0612841** BK 0504 PG 04638