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

2004 JUN -1 PM 2:27

WERNER CHRISTEN
RECORDER

\$18⁰⁰ PAID K2 DEPUTY

APN: 142034810032
WHEN RECORDED MAIL TO:
Nevada State Bank
Consumer Loan Center
P O Box 1507

SEND TAX NOTICES TO:
JAMES FAILOR
2626 SUIRES ST
MINDEN NV 89423

Salt Lake City, Utah 84110
48590004003020
Prepared by: SHONDA BUCKLAND

SUBSTITUTION OF TRUSTEE/DEED OF RECONVEYANCE

ZIONS BANK is hereby appointed Successor Trustee under that certain Trust Deed executed by JAMES FAILOR AND CYNTHIA J FAILOR, as Trustor, in which Nevada State Bank is named Beneficiary and NEVADA TITLE COMPANY as Trustee, and recorded NOVEMBE 12, 2003, with Entry No. 0596401 in Book, Page 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 THIS MAY 13, 2004.

NEVADA STATE BANK

By: 

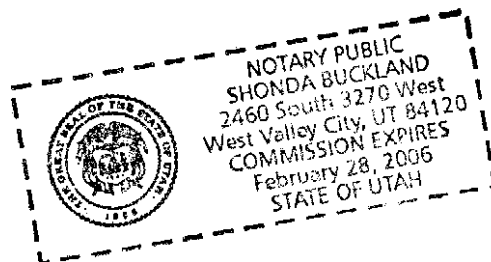
KALEEN SHARP
ASSISTANT VICE PRESIDENT

STATE OF UTAH)
COUNTY OF SALT LAKE)

The foregoing instrument was acknowledged before me MAY 13, 2004, by KALEEN SHARP, ASSISTANT VICE PRESIDENT of Nevada State Bank.


Notary Public

My Commission Expires: 2/28/06
Residing at: SALT LAKE



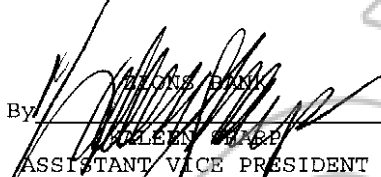
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APN: 142034810032
Prepared by: SHONDA BUCKLAND

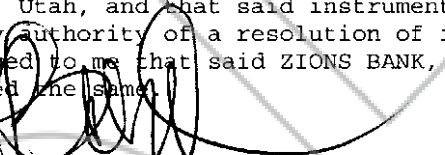
ZIONS BANK, as Trustee under a Trust Deed dated NOVEMBER 4, 2003, executed by JAMES FAILOR AND CYNTHIA J FAILOR, as trustor, and recorded NOVEMBER 12, 2003, in Book , Page , as Instrument No 0596401 of the records of the County Recorder of DOUGLAS County, State of Nevada pursuant to a written request 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.

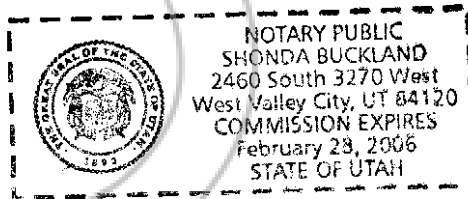
MAY 13, 2004

By 
KALEEN SHARP
ASSISTANT VICE PRESIDENT

STATE OF UTAH)
COUNTY OF SALT LAKE)

On MAY 13, 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 ZIONS BANK, a National Association, Salt Lake City, Utah executed the same.


Notary Public
My Commission Expires: 2/28/06
Residing at: SALT LAKE



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BK0604PG00466