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KAREN ELLISON, RECORDER

14-

1420-34-401-014

Recorded at the Request of,
and when recorded, mail to:

Nevada State Bank

P.O. Box 1507

SLC UT 84110

44180004003222

BRYAN MARSHALL

SUBSTITUTION OF TRUSTEE

The undersigned, NEVADA STATE BANK, the owner and holder of the note secured by Deed of Trust dated 04-17-2001, made by DAVID M RUBEN AND SHERILYN K RUBEN HUSBAND AND WIFE AS JOINT TENANTS, as Trustor(s), and STEWART TITLE which Deed of Trust was Recorded in Book No.0401. as Instrument No. 0512828, recorded on 04-23-2001, of Official Records in the Office of the Recorder of DOUGLAS County, Nevada, hereby substitutes and appoints NEVADA STATE BANK, 750 E. Warm Springs Road, Las Vegas, Nevada 89119, as Trustee in lieu of the Trustee therein.

DATED March 17, 2015

NEVADA STATE BANK

By: *Paul F Smee*

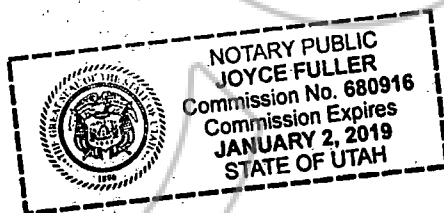
PAUL F SMEE

Asst. Vice President

STATE OF UTAH

County of Salt Lake

On March 17, 2015, before me, a Notary Public in and for said State, personally appeared PAUL F SMEE known or identified to me to be the Asst. Vice President of the Nevada State Bank who executed the instrument on behalf of said Corporation, and acknowledged to me that said Corporation executed the same.



Joyce Fuller
Notary Public