

AFTER RECORDING RETURN TO:

STATE BANK OF UTAH  
197 SOUTH MAIN STREET  
CEDAR CITY, UTAH 84720

SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE

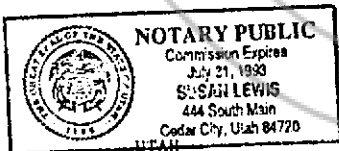
The undersigned, STATE BANK OF SOUTHERN UTAH  
as the owner and holder of the Note secured by Deed of Trust dated on  
JANU 30, 1978, made by GEORGE T. ROWE AND PEGGY A.  
ROWE, HIS WIFE, Trustor, to STATE BANK OF  
SOUTHERN UTAH, Beneficiary, which Deed of Trust was  
recorded on APRIL 24, 1978 as Document No. 61780  
in Book 25 PAGE 196, of Official Records, ~~XXXXXX~~ Nevada, hereby substitutes  
STATE BANK OF SOUTHERN UTAH as Trustee in lieu  
of the Trustee therein.

Said Note, together with all other indebtedness secured by said Deed of Trust,  
has been fully paid and satisfied; and as successor Trustee the undersigned does  
hereby RECONVEY WITHOUT WARRANTY, TO THE PERSON OR PERSONS LEGALLY ENTITLED  
THERE TO, all the estate now held by it under said Deed of Trust.

Dated this 27 day of October, 19 92.

STATE BANK OF SOUTHERN UTAH

BY: Trudie Terry  
TRUDIE TERRY, VICE PRESIDENT



STATE OF NEVADA )  
                  ) SS  
COUNTY OF CLARK )

On OCTOBER 27, 1992 personally  
appeared before me, a Notary Public,  
TRUDIE TERRY, VICE PRESIDENT

OF STATE BANK OF SOUTHERN UTAH  
who acknowledged that she, executed  
the above instrument.

*(Signature)*

FOR RECORDERS USE

099593

FILED AND RECORDED AT REQUEST OF  
State Bank of S. Utah

Oct. 29, 1992

10 MINUTES PAST 3 O'CLOCK  
P.M. IN BOOK 104 OF OFFICIAL  
RECORDS, PAGE 47 LINCOLN  
COUNTY, NEVADA

*(Signature)*

BOOK 104 PAGE 47