

SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE

ZIONS FIRST NATIONAL BANK, are the Owners and Holders of the Note secured by the Deed of Trust dated NOVEMBER 21, 1997, made by JOSEPH P. WILKIN and SUSANNE C. WILKIN, Trustees, to FIDELITY NATIONAL TITLE INS. CO., Trustee, for the benefit of ZIONS FIRST NATIONAL BANK, Beneficiary, which Deed of Trust was recorded in the Office of the County Recorder of LINCOLN County, Nevada, in Book 99, at Page 567, File No. 97853, hereby substitutes ZIONS FIRST NATIONAL BANK as Trustee in lieu of the above named Trustee under said Deed of Trust.

509805

ZIONS FIRST NATIONAL BANK hereby accepts said appointment 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 Deed of Trust, does hereby reconvey without warranty to the person or persons legally entitled thereto, all estate now held by it under said Deed of Trust.

IN WITNESS WHEREOF, ZIONS FIRST NATIONAL BANK have caused these presents to be executed by them, this 16th day of MAY, 1997.

IN WITNESS WHEREOF, ZIONS FIRST NATIONAL BANK has caused these presents to be executed by BART MERRILL, Ass't U.P. this 16 day of MAY, 1997.

ZIONS FIRST NATIONAL BANK Beneficiary Bart Merrill Ass't U.P. Beneficiary

ZIONS FIRST NATIONAL BANK Trustee Bart Merrill Ass't U.P. Trustee

STATE OF UTAH ) COUNTY OF WASHINGTON ) ss.

STATE OF UTAH ) COUNTY OF WASHINGTON ) ss.

On MAY 16, 1997, before me, a Notary Public in and for said County and State, personally appeared BART MERRILL,

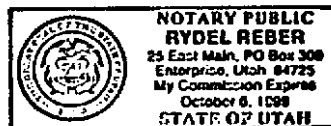
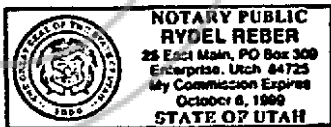
On MAY 16, 1997, before me, a Notary Public in and for said County and State, personally appeared

BART MERRILL, who acknowledged that he executed the above instrument.

BART MERRILL, who acknowledged that he executed the above instrument.

Notary Public

Notary Public



COPY

NO. 108970  
Filed And Recorded At Request Of  
FIRST AMERICAN TITLE  
MAY 20, 1997  
At 03 Minutes Past 2 O'Clock  
P.M In Book 128 Of Official Records  
Page 106 Lincoln County Nevada.

YURIKO SETZER  
County Recorder  
BY Leslie Boucher DEPUTY