

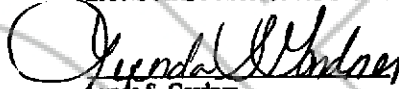
BARNETT
2106914
12/24/98

WHEN RECORDED RETURN TO:
ZIONS MORTGAGE COMPANY
4141 SOUTH HIGHLAND DRIVE
SALT LAKE CITY, UTAH 84124
ATTN: KAREN KUHN

DEED OF RECONVEYANCE

ZIONS FIRST NATIONAL BANK, as Trustee under a Trust Deed dated AUGUST 16, 1995, executed by STEPHANIE ELAINE BARNETT, A MARRIED WOMAN AS HER SOLE AND SEPARATE PROPERTY, as Trustor, and recorded AUGUST 21, 1995, in Book 115, Page 64, as Instrument No. 103887 of the records of the County Recorder of LINCOLN 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 LINCOLN County, State of Nevada.

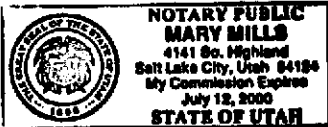
Date this 6TH day of JANUARY, 1999
ZIONS FIRST NATIONAL BANK



Lynda S. Gardner
Assistant Vice President

STATE OF UTAH)
)
COUNTY OF SALT LAKE)

On this 6TH day of JANUARY 1999, personally appeared before me Lynda S. Gardner, who being by me duly sworn, does say that she is the Assistant Vice President, of ZIONS FIRST NATIONAL 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 Lynda Parrish, acknowledged to me that the said ZIONS FIRST NATIONAL BANK, a National Association, Salt Lake City, Utah, executed the same.


Notary Public, Notarizing in and
for Salt Lake City, Utah
My Commission Expires:



NO. 112188
FILED AND RECORDED AT REQUEST OF
ZIONS MORTGAGE CO.
JANUARY 20, 1999
AT 22 MINUTES PAST 20 O'CLOCK
PM IN BOOK 139 OF OFFICIAL
RECORDS PAGE 353 LINCOLN
COUNTY, NEVADA

COUNTY RECORDER