

WHEN RECORDED RETURN TO:145  
ZIONS FIRST NATIONAL BANK  
2185 SOUTH 3270 WEST  
SALT LAKE CITY, UTAH 84119  
001000360004002687

DEED OF RECONVEYANCE

ZIONS FIRST NATIONAL BANK, as Trustee under a Trust Deed dated APRIL 27, 1998, executed by MIKE DUAINE COWLEY AND MARIHAH HURST COWLEY, HUSBAND AND WIFE AS JOINT TENANTS, as trustor, and recorded APRIL 27, 1998, in Book 134, Page 145, as Instrument No. 110879 of the records of the LINCOLN 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, described as follows:

SEE ATTACHED EXHIBIT A

Dated JUNE 16, 1999.

ZIONS FIRST NATIONAL BANK

By Cordon D. Hunt  
Cordon D. Hunt  
Second Vice President

STATE OF UTAH )  
COUNTY OF )

On, personally appeared before me Cordon D. Hunt who being by me duly sworn, did say that he is the Second 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 Cordon D. Hunt acknowledged to me that said ZIONS FIRST NATIONAL BANK, a National Association, Salt Lake City, Utah executed the same.

Heather Brito  
Notary Public  
\$78,000.00  
HRL

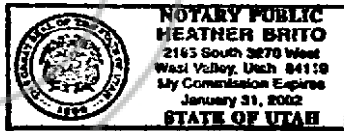


EXHIBIT "A"

All that certain real property situate in the County of Lincoln, State of Nevada, described as follows:

That certain parcel of land situate and being a portion of lot numbered Four (4) in Block numbered Forty-six (46) in the said town of Panaca, Nevada, described as follows:

Beginning at a point 88 feet North of the Southwest corner of said lot 4, said point being on the West line of said lot Four; thence running North along said West line of said lot 4 a distance of 88 feet; thence running at right angles East a distance of 264 feet to the East line of said lot 4 a distance of 88 feet; thence running at right angles West a distance of 264 feet to the place of beginning.

NO. 110879

FILED AND RECORDED AT REQUEST OF  
Zions First National Bank  
April 27, 1998

AT 2 MINUTES PAST 53 O'CLOCK  
PM IN BOOK 134 OF OFFICIAL  
RECORDS PAGE 137 LINCOLN  
COUNTY, NEVADA

Yuriko Setzer  
COUNTY RECORDER  
by *Julie Brucher*, deputy

*Mike O'Boyle*  
*Maritah Janet Cowley*  
04/27/98 FRI 13:55 PM 9 801 974 7093

BOOK 142 PAGE 441

BOOK 134 PAGE 145

000:

ENTERPRISE

Zions Retail Loans

COPY

NO. **113017**

REC'D AND RECEIVED AT REQUEST OF  
Zions First Nat'l Bank  
July 2, 1999

20 MINUTES 04 PM

PM 142 OFFICIAL  
BOOK PAGE 440

By Leslie Boucher

By Denise Lewis Deputy

BOOK **142** PAGE **442**