

PREPARED BY :

Marcella Cervantes
Dovenmuehle Mortgage Inc.
1501 Woodfield Rd. #400
Schaumburg, IL 60173

ASSESSORS TAX ID. : 11-210-10

AFTER RECORDING FORWARD TO :

Dovenmuehle Mortgage Inc.
1501 Woodfield Rd. #400
Schaumburg, IL 60173

Dovenmuehle Mortgage, Inc. 1406017299554 HIGBEE Lender Id: 172

SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE

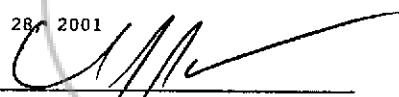
Zions Mortgage Company the Owner and Holder of the Note secured by the Deed of Trust dated 02/11/1994, made by VARLIN S HIGBEE SUSAN M HIGBEE HUSBAND AND WIFE AS JOINT TENANTS to, for the benefit of NEVADA STATE BANK as Beneficiary, which said Deed of Trust was recorded on 02/22/1994 in the Office of the County Recorder of LINCOLN County, State of Nevada, in Book 108 on Page 682 as Document No. 101564 hereby substitutes Zions Mortgage Company as Trustee in lieu of the above named Trustee under said Deed of Trust.

Zions Mortgage Company, hereby accepts said appointment as Trustee 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 said Deed of Trust does hereby reconvey to the person or persons legally entitled thereto, but without warranty, all the estate, title and interest now held by it under Deed of Trust.

IN WITNESS WHEREOF, said owner and holder has caused this instrument to be executed by there duly authorized officers on June 28, 2001.

Zions Mortgage Company


On June 28, 2001

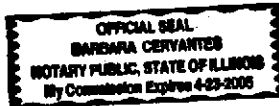
By : 
Edward J. Bagdon Asst. Vice
President

STATE OF Illinois
COUNTY OF Cook County



Sworn to and subscribed on 6/28/01, before me, Barbara Cervantes, a Notary Public in and for the County of Cook County, State of Illinois, personally appeared Edward J. Bagdon Asst. Vice President, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity, and that by his/her/their signature on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.


Barbara Cervantes
Notary Expires : 04/23/2005



NO. 116740

FILED AND RECORDED AT REQUEST OF
ZIONS MORTGAGE CO.

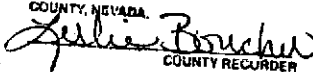
AUGUST 6, 2001

AT 50 MINUTES PAST 12 O'CLOCK

PM IN BOOK 157 OF OFFICIAL

RECORDS PAGE 159 LINCOLN

COUNTY, NEVADA


COUNTY RECORDER

BOOK 157 PAGE 159