

WHEN RECORDED MAIL TO:
Nevada State Bank
Consumer Loan Center
P O Box 30160
Salt Lake City, Utah 84130-0160
018040460004001820 APN: 20-235-06

SUBSTITUTION OF TRUSTEE

ZIONS BANK is hereby appointed Successor Trustee under that certain Trust Deed executed by Rex Bertinuson, a single man, as Trustor, in which Nevada State Bank is named Beneficiary and First American Title Company of Nevada, as Trustee, and recorded February 28, 2000, with Entry No. 245001, in Book on the records of Lyon County, Nevada. This appointment is hereby made by Nevada State Bank, the present Beneficiary under said Trust Deed.

The real property which the Trust Deed describes is as follows, and is located in Lyon County, State of Nevada:

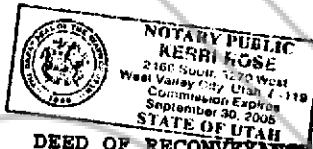
Lot 11, Block 3, as shown on the Official Map of Good Earth Subdivision, recorded in the Official Records of Lyon County, Nevada August 14, 1978 as Document No. 39558.

IN WITNESS WHEREOF THE BENEFICIARY HAS EXECUTED THIS INSTRUMENT THIS 16 day of July, 2002.

By: [Signature]
NEVADA STATE BANK
ANTHONY H MEADOWS
Vice President

STATE OF UTAH)
COUNTY OF SALT LAKE)

The foregoing instrument was acknowledged before me this 16 day of July, 2002 by ANTHONY H MEADOWS, Vice President of Nevada State Bank.



[Signature]
Notary Public
My commission expires 9-30-05
Residing at: SC, UTAH

DEED OF RECONVEYANCE

ZIONS BANK, as Trustee under a Trust Deed dated February 23, 2000 executed by Rex Bertinuson, a single man, as trustor, and recorded February 28, 2000, in Book , Page , Instrument No 245001 of the records of the County Recorder of Lyon 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 Lyon County, State of Nevada, described as follows:

Lot 11, Block 3, as shown on the Official Map of Good Earth Subdivision, recorded in the Official Records of Lyon County, Nevada August 14, 1978 as Document No. 39558.

January 15, 2002

ZIONS BANK
By: [Signature]
ANTHONY H MEADOWS
Vice President

STATE OF UTAH)
COUNTY OF SALT LAKE)

On this 16 day of July, 2002, personally appeared before me ANTHONY H MEADOWS, who being by me duly sworn, did say that he is the Vice President of ZIONS 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 ANTHONY H MEADOWS acknowledged to me that said ZIONS BANK, a National Association, Salt Lake City, Utah executed the same.

[Signature]
Notary Public
My commission expires: 9-30-05
Residing at: SC, UTAH

NO. **117659**

FILED AND RECORDED AT REQUEST OF
NEVADA STATE BANK

FEBRUARY 4, 2002

AT 10 MINUTES PAST 06 O'CLOCK

PM IN BOOK 161 OF OFFICIAL

RECORDS PAGE 423 LINCOLN

COUNTY NEVADA
LESLIE BOUCHER

BY [Signature] COUNTY RECORDER
DEPUTY

