

177216

WHEN RECORDED MAIL TO:
Nevada State Bank
Consumer Loan Center
P. O. Box 30160
Salt Lake City, Utah 84130-0160
40510004000931 TP
APN 007-370-31

SUBSTITUTION OF TRUSTEE

ZIONS BANK is here appointed Successor Trustee under that certain Trust Deed executed by LAURENCE F ETTER AND PATRICIA M ETTER, HUSBAND AND WIFE AS JOINT TENANTS, as Trustor, in which Nevada State Bank is named Beneficiary and FIRST AMERICAN TITLE COMPANY OF NEVADA, as Trustee, and recorded SEPTEMBER 1, 1999, with Entry No. 172599, in Book 328 on the records of EUREKA 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 EUREKA County, State of Nevada:

PARCEL 1 AS SHOWN ON THE CERTAIN PARCEL MAP FOR DONALD E AND ALBERTA J MORRISON, FILED IN THE OFFICE OF THE COUNTY RECORDER OF EUREKA COUNTY, STATE OF NEVADA, ON NOVEMBER 30, 1991, AS FILE NO. 138482, BEING A PORTION OF SECTION 21 AND 22, TOWNSHIP 20 NORTH, RANGE 53 EAST M.D.B. & M. EXCEPTING THEREFROM ALL OIL AND GAS IN AND UNDER SAID LAND, RESERVED BY THE UNITED STATES OF AMERICA, IN PART RECORDED SEPTEMBER 30, 1965, IN BOOK 8, PAGE 463, OFFICIAL RECORDS, EUREKA COUNTY, NEVADA

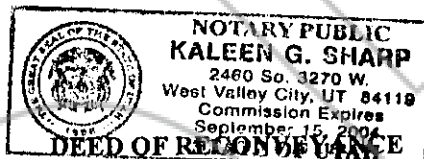
IN WITNESS WHEREOF THE BENEFICIARY HAS EXECUTED THIS INSTRUMENT THIS 5 day of NOV, 2001.

NEVADA STATE BANK

By: Anthony H Meadows
Vice President

STATE OF UTAH)
COUNTY OF SALT LAKE)

The foregoing instrument was acknowledged before me this 5 day of NOV, 2001, by Anthony H Meadows, Vice President of Nevada State Bank.



Notary Public
My commission expires SEP 15 2004
Residing at: UTAH

ZIONS BANK, as Trustor under a Trust Deed dated AUGUST 27, 1999 executed by LAURENCE F ETTER AND PATRICIA M ETTER, HUSBAND AND WIFE AS JOINT TENANTS, as trustor, and recorded SEPTEMBER 1, 1999, in Book 328, Page 504, as Instrument No. 599 of the records of the County Recorder of EUREKA 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 EUREKA County, State of Nevada described as follows:

PARCEL 1 AS SHOWN ON THE CERTAIN PARCEL MAP FOR DONALD E AND ALBERTA J MORRISON, FILED IN THE OFFICE OF THE COUNTY RECORDER OF EUREKA COUNTY, STATE OF NEVADA, ON NOVEMBER 30, 1991, AS FILE NO. 138482, BEING A PORTION OF SECTION 21 AND 22, TOWNSHIP 20 NORTH, RANGE 53 EAST M.D.B. & M. EXCEPTING THEREFROM ALL OIL AND GAS IN AND UNDER SAID LAND, RESERVED BY THE UNITED STATES OF AMERICA, IN PART RECORDED SEPTEMBER 30, 1965, IN BOOK 8, PAGE 463, OFFICIAL RECORDS, EUREKA COUNTY, NEVADA

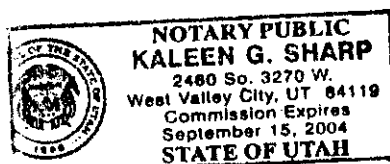
NOVEMBER 2, 2001

ZIONS BANK

By: Anthony H Meadows
Vice President

STATE OF UTAH)
COUNTY OF SALT LAKE)

On this 5 day of NOV, 2001, 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.



Notary Public
My commission expires SEP 15 2004
Residing at: UTAH

BOOK 344 PAGE 551
OFFICIAL RECORDS
RECORDED AT THE REQUEST OF
Nevada State Bank
01 NOV 16 PM 2:05

EUREKA COUNTY NEVADA
PLN. REBAL. RECORDER
FILE NO. 177216 FEES 17.00