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WHEN RECORDED MAIL TO:
Nevada State Bank
Consumer Loan Center
P O Box 1507
Salt Lake City, Utah 84110
AS PER FAXED
APN: 007-394-07
Prepared by: JACKIE CAMPBELL

SEND TAX NOTICES TO:
JAMES WELLHOUSER AND BETTY J WELLHOUSER
PO Box 576
EUREKA, NEVADA, 89316

SUBSTITUTION OF TRUSTEE

ZIONS BANK is hereby pointed Successor Trustee under that certain Trust Deed executed by JAMES WLLLOUSER AND BETTY WELLHOUSER, as Trustor, in which Nevada State Bank is named Beneficiary and FIRST AMERICAN TITLE COMPANY OF NEVADA, as Trustee, and recorded JANUARY 9, 1998, with Entry No. 169546, in Book 317 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:

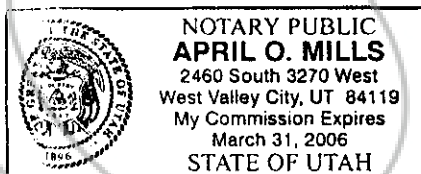
PARCEL C OF LOT 4 OF PARCEL, AS SHOWN ON THAT CERTAIN PARCEL MAP FOR WILLIAM AND LYNDA SALLES, RECORDED IN THE OFFICIAL RECORDS OF EUREKA COUNTY, 11 APRIL 1988, AS DOCUMENT NUMBER 117612; A PORTION OF THE LARGE DIVISION MAP OF THE E1/2, SECTION 17, TOWNSHIP 20 NORTH, RANGE 53 EAST, M.D.B. & M.

IN WITNESS WHEREOF THE BENEFICIARY HAS EXECUTED THIS INSTRUMENT THIS 31 day of Dec 2002.

By: Sheri Lance
NEVADA STATE BANK
Sheri Lance
Vice President

STATE OF UTAH)
COUNTY OF SALT LAKE)

The foregoing instrument was acknowledged before me this 31 day of December, 2002 by Sheri Lance, Vice President of Nevada State Bank.



April O. Mills
Notary Public
My commission expires: March 31, 2006
Residing at: Salt Lake, UTAH

DEED OF RECONVEYANCE

ZIONS BANK, as Trust under a Trust Deed dated JANUARY 6, 1998 executed by JAMES WLLLOUSER AND BETTY J WELLHOUSER, trustor, and recorded JANUARY 9, 1998, in Book 317, Page 7, as Instrument No 169546 of the records of the County Recorder of EUREKA County, State of Nevada pursuant to a written trust 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 C OF LOT 4 OF PARCEL, AS SHOWN ON THAT CERTAIN PARCEL MAP FOR WILLIAM AND LYNDA SALLES, RECORDED IN THE OFFICIAL RECORDS OF EUREKA COUNTY, 11 APRIL 1988, AS DOCUMENT NUMBER 117612; A PORTION OF THE LARGE DIVISION MAP OF THE E1/2, SECTION 17, TOWN

DECEMBER 30, 2002

By: Sheri Lance
ZIONS BANK
Sheri Lance
Vice President

STATE OF UTAH)
COUNTY OF SALT LAKE)

On this 31 day of December 2002, personally appeared before me Sheri Lance, who being by me duly sworn, did say that she is the Vice President of ZIONS BANK, a National Association, Salt Lake