

Substitution of Trustee

WHEREAS, William R. Chatelain and Mary Chatelain, husband and wife,
TITLE INSURANCE AND TRUST COMPANY, a corporation, was the original Trustor,
Adelaide Palmer, a widow, and Raymond H. Palmer, a single man, as joint tenants,
 was the original Trustee, and
 was the original Beneficiary under that certain Deed of Trust dated November 7, 1972
 and recorded on November 17, 1972, book 1172, page 550-A of Official
 Records of Douglas County, Nevada, as document number 62843
 and

WHEREAS, the undersigned is the present Beneficiary under said Deed of Trust, and

WHEREAS, the undersigned desires to substitute a new Trustee under said Deed of Trust in the place and
 stead of said original Trustee thereunder, in the manner in said Deed of Trust provided,

NOW, THEREFORE, the undersigned hereby substitutes Raymond H. Palmer, a single
man,

Whenever the context hereof so requires, the masculine gender includes the feminine and/or neuter, and the
 singular number includes the plural.

Dated November 19, 1982.

Raymond H. Palmer
 Raymond H. Palmer

FOR CORPORATE ACKNOWLEDGMENT

STATE OF NEVADA }
 COUNTY OF _____ } SS.

On _____ personally appeared before
 me, a Notary Public, in and for said County and State,

FOR INDIVIDUAL ACKNOWLEDGMENT

STATE OF NEVADA }
 COUNTY OF _____ } SS.

STATE OF CALIFORNIA }
 COUNTY OF San Diego } SS.

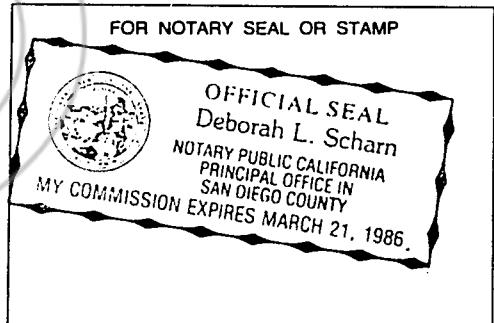
On this the 19 day of November, 1982, before
 me, the undersigned Notary Public, in and for said County and State,
 personally appeared Raymond H. Palmer

proved to me on the basis of satisfactory evidence to be the person(s)
 whose name(s) is subscribed to the within,
 instrument, and acknowledged that he
 executed the same.

Deborah L. Scharn



FOR NOTARY SEAL OR STAMP



(This area for official notarial seal)

Title Order No. _____

Escrow or Loan No. _____

RECORDING REQUESTED BY

Mr. Raymond H. Palmer

AND WHEN RECORDED MAIL TO

Mr. Raymond H. Palmer
 1841 Belle Grove Rd.
 Encinitas, Ca. 92024

Name
 Street
 Address
 City &
 State

SPACE BELOW THIS LINE FOR RECORDER'S USE

REQUESTED BY
Raymond H. Palmer
 IN OFFICIAL RECORDS OF
 DOUGLAS CO. NEVADA
 \$ 4.00 fee
 1982 DEC -6 AM 11:17

SUZANNE BEAUDREAU
 RECORDER

Suzanne Beaudreau
 dep.

73709
 LIBER 1282 PAGE 248