

SUBSTITUTION OF TRUSTEE

WHEREAS, it is the desire of the present Beneficiaries to substitute
Silver State Title Company, in place and stead
of George L. Cook and Russell W. McRae, as Trustee,
under Deed of Trust dated March 1, 1979, Executed by
Joseph A. Geregthy, Jr., a married man, as his sole and separate property
Recorded March 19, 1979 in Book 379 of Official Records
at Page 879, in the office of the Douglas County Recorder.
NOW, THEREFORE, El Dorado Savings and Loan Association, as
Beneficiaries do hereby appoint Silver State Title Company
as substituted Trustee and Silver State Title Company
now succeed to all title, estate, rights, powers and duties held by
George L. Cook and Russell W. McRae under said Deed of Trust.

IN WITNESS WHEREOF, _____, have
caused these presents to be executed this 8th day of November
1983.

EL DORADO SAVINGS AND LOAN ASSOC

Bonnie Holbrook
Bonnie Holbrook, Vice President
George L. Cook, Jr.
George L. Cook, Jr., Vice President

State of
STATE OF CALIFORNIA
COUNTY OF El Dorado

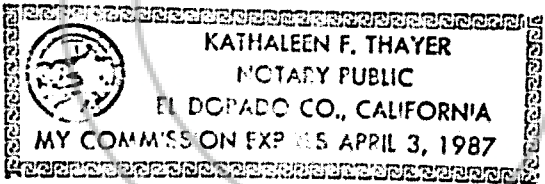
On this 8th day of November in the year
nineteen hundred eighty three before me
Kathaleen F. Thayer, a Notary Public, State of California,
duly commissioned and sworn, personally appeared _____
Bonnie Holbrook & George L. Cook, Jr.

personally known to me (or proved to me on the basis of satisfactory evidence)
to be the Vice Presidents of the corporation
that executed the within instrument, and also known to me to be the
persons who executed the within instrument on behalf of the corpora-
tion therein named, and acknowledged to me that such corporation executed
the same _____.

IN WITNESS WHEREOF I have hereunto set my hand and affixed
my official seal in the _____ County of El Dorado
_____ on the date set forth above in this certificate.

Kathaleen F. Thayer
Notary Public, State of California

My commission expires _____



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Cowdery's Form No. 28 - Acknowledgement to Notary Public - Corporation (C. C. Secs. 1190-1190.1)

REQUESTED BY
SILVER STATE TITLE CO.
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA
P. J. Co. pt.
1983 NOV 15 AM 11:05

SUZANNE BEAUDREAU
RECORDER
Carol A. Stewart 090931
Sep. BOOK 1183 PAGE 1378