

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 October 3, 1980, Executed by
Donald J. Ralston and Ruth Ralston, Husband and wife

Recorded October 10, 1980 in Book 1080 of Official Records
at Page 855, 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 5th day of April
19 84.

EL DORADO SAVINGS AND LOAN ASSOC.

BY: Bonnie Holbrook
Bonnie Holbrook, Vice President

BY: George L. Cook, Jr.
George L. Cook, Jr., Vice President

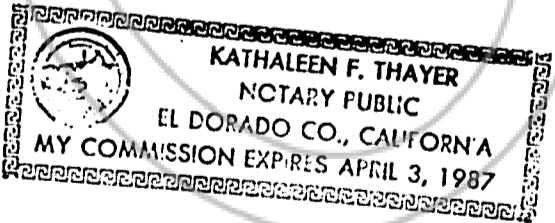
STATE OF CALIFORNIA
COUNTY OF El Dorado

On this 11th day of April in the year
nineteen hundred eighty four 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
person s 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



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Cowdery's Form No. 28 - Acknowledgement
in Notary Public Commission (C. S. No. 1100 1100)

COPY

REQUESTED BY
SILVER STATE TITLE CO.

IN OFFICIAL RECORDS OF
DOUGLAS CO. NEVADA

56.00 pd
1984 APR 17 AM 11:12

SUZANNE BFAUDREAU
RECORDER

Carol A. Chast
dep

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BOOK **484** PAGE **1341**