

SUBSTITUTION OF TRUSTEE

WHEREAS, HARRY H. Y. LAU, AND ,DOLORES K. LAU, HUSBAND AND WIFE
was the original Trustor,
NORCO SERVICE COMPANY
was the original Trustee,
and STATE SAVINGS AND LOAN ASSOCIATION

under that certain Deed of Trust dated 01/06/81
Recorded on 01/30/81 as Document no. 53075 Book 181 Page 1787
Of Official Records in the office of the Recorder of DOUGLAS County, Nevada AND

WHEREAS, AMERICAN SAVINGS & LOAN ASSOCIATION, formerly STATE SAVINGS AND LOAN ASSOCIATION

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.

Now, THEREFORE, the undersigned Beneficiary hereby substitutes
PACIFIC SOVEREIGN
as Trustee under said Deed of Trust.

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

DATE: 07/09/87

AMERICAN SAVINGS AND LOAN ASSOCIATION,
FORMERLY STATE SAVINGS AND LOAN ASSOC.

BENEFICIARY
X *Gwynneth A. Jones*
X GWYNNETH A. JONES, ASST. SECRETARY

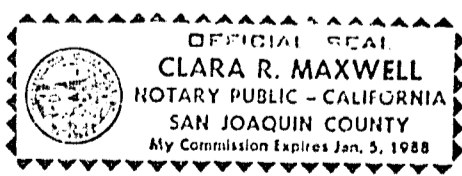
X *B. Foster*
X B. FOSTER, ASST. VICE PRESIDENT **SEAL**

STATE OF _____ }
COUNTY OF _____ } SS.
On this the _____ 19____, before
me, _____,
the undersigned Notary Public, personally appeared
 personally known to me
 proved to me on the basis of satisfactory evidence to be the
person(s) whose name(s) _____
subscribed to the within instrument, and acknowledged that
_____ executed it.
WITNESS my hand and official seal.

STATE OF CALIFORNIA }
COUNTY OF SAN JOAQUIN } SS.
On this the 12TH day of AUGUST 19, 87, before
me, CLARA R. MAXWELL
the undersigned Notary Public, personally appeared
B. FOSTER AND GWYNNETH A. JONES
 personally known to me
 proved to me on the basis of satisfactory evidence to be the
person(s) who executed the within instrument as ASST. VICE
PRES. & ASST. SEC. or on behalf of the corporation therein
named, and acknowledged to me that the corporation executed it.
WITNESS my hand and official seal.

Notary's Signature

Notary's Signature



RECORDING REQUESTED BY
INTERSTATE T.D. SERVICE

AND WHEN RECORDED MAIL TO
INTERSTATE T.D. SERVICE
17782 East 17th St. #105
Tustin, CA 92680

STEWART TITLE OF DOUGLAS COUNTY
IN OFFICIAL RECORDS OF
DOUGLAS COUNTY, NEVADA

'87 SEP 14 P12:45
SUZANNE BEAUDREAU 162078
RECORDER
500 PAID *ed* DEPUTY BOOK 987 PAGE 1673