

WHEREAS, PLACER SAVINGS AND LOAN ASSOCIATION, a California corporation,
 is the present owner of a promissory note dated March 14, 1986,
 executed by RUSSELL W. EBERHARDT AND KAREN A. EBERHARDT, HUSBAND AND WIFE, WILLIAM R. EBERHARDT, A SINGLE MAN
 in the amount of \$ 50,000.00, secured by a
 deed of trust executed by the makers of said note wherein Silver State
Title and Escrow is named as trustee, recorded March 28, 1986
 as Document No. 132704 in Book 386, Page 2301, of Official Records
 in the Office of the County Recorder of Douglas County, Nevada,
 on the following described real property situate in Douglas County,
 Nevada:

WHEREAS the said PLACER SAVINGS AND LOAN ASSOCIATION,
 as present beneficiary of said deed of trust desires to change the
 Trustee therein:

NOW THEREFORE, the said PLACER SAVINGS AND LOAN ASSOCIATION, a California
 corporation, does hereby appoint D. R. ROBINSON, whose address is One California
St., P.O. Box 511, Auburn, California as Trustee, under the terms of said deed of trust in
 place of Silver State Title and Escrow, with the
 power to perform the trusts therein imposed.

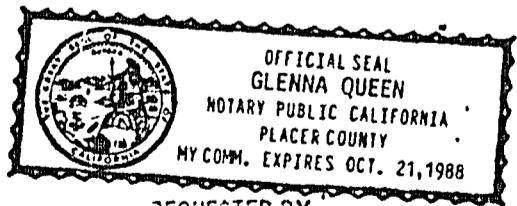
Dated this 18 day of March, 1988.

PLACER SAVINGS AND LOAN ASSOCIATION
 By: Hazel Stilwell
 Hazel Stilwell, Vice President

STATE OF CALIFORNIA)
 COUNTY OF PLACER) ss

On March 18, 1988, personally appeared before me, a Notary
 Public, Hazel Stilwell, known to me to be one of the vice presidents
 of the corporation described in and that executed the within instrument,
 and also known to me to be the person who executed the within instrument
 on behalf of the corporation therein named, and acknowledged to me that
 such corporation executed the within instrument.

Glenna Queen
 Notary Public
 Glenna Queen



REQUESTED BY
STEWART TITLE OF DOUGLAS COUNTY
 IN OFFICIAL RECORDS OF
 DOUGLAS CO. NEVADA

'88 APR -4 P12:17

SUZANNE BEAUDREAU
 RECORDER

5.00 PAID St DEPUTY 175506
 BOOK 488 PAGE 177