WHEREAS, it is the desire of the present beneficiaries to substitute STEWART TITLE
of Douglas County, in place and stead of FIRST NEVADA TITLE COMPANY
as Trustee, under Deed of Trust dated March 31, 1988
, executed by H & S CONSTRUCTION, INC. a Nevada corporation
, recorded March 31, 1988 in Book 388
of Official Records, at Page 4216 in the Office of the Douglas County Recorder,  State of Nevada, as Document No. 175423
NOW, THEREFORE, NEVADA FIRST BANK
as Beneficiary (ies), do (es) hereby appoint STEWART TITLE of Douglas County whose
address is P. O. Box 1361, Gardnerville, Nevada 89410, as Substituted Trustee and they
now succeed to all title, estate and rights, powers and duties held by FIRST NEVADA
TITLE COMPANY under said Deed of Trust.
IN WITNESS WHEREOF, We have caused these presents to be
executed this 23rd day of August 1988
NEVADA FIRST BANK  BY: O Linited  Larry O. Finstad  Assistant Vice President  STATE OF NEVADA ) ) SS.  COUNTY OF Washoe )
On _August 23, 1988 before me the undersigned, a Notary Public in and for said State, personally appeared Larry O. Finstad known to me to be the person whose name subscribed to the within instrument and acknowledged to me that he executed the same.  WITNESS my hand and official seal.
John Thompson STEWART TITLE OF DOUGLAS COUN
JO ANN THOMPSON  JO ANN THOMPSON  Date 1/23/88 Time 9:15

Notary Public - State of Novada Appointment Recorded In Washoe County MY APPOINTMENT EXPIRES SEPT. 21, 1991

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. Deputy

Official Records of Douglas County, Nevada Suzanne Beaudreau, Recorder