

WHEN RECORDED REMIT TO:
CrossLand Mortgage Corp.
ATTENTION: Payoff Department
60 East South Temple, Suite 400
Salt Lake City, UT 84111

CrossLand Loan No. 082769-1

Investor No. 139

SUBSTITUTION OF TRUSTEE

WHEREAS, William H. McDonald, and Benita McDonald, Husband and Wife, was the original Trustor, and FICAL Financial, Inc., A California Corporation, was the original Trustee, and First California Mortgage Company, was the original Beneficiary, under that certain Deed of Trust dated the 23rd day of June, 1988, in Book _____, Page _____, as Instrument No. 181431, of the official records of Douglas County, State of Nevada, and covering the following described property:

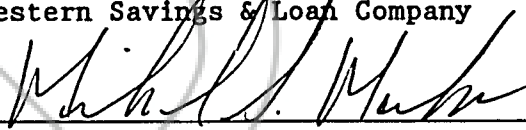
AS MORE PARTICULARLY DESCRIBED IN EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF.

WHEREAS, the undersigned Beneficiary 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 hereunder.

NOW THEREFORE, the undersigned hereby substitutes CROSSLAND SAVINGS, FSB, as Trustee under said Deed of Trust.

Dated November 7, 1988

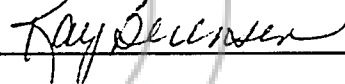
CROSSLAND SAVINGS, FSB
f/k/a: Western Savings & Loan Company



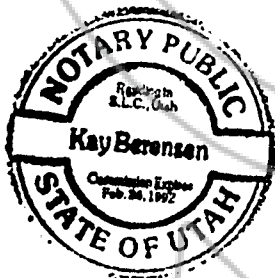
MICHAEL S. MARKS
SENIOR VICE PRESIDENT

STATE OF UTAH)
COUNTY OF SALT LAKE)

On the 7th day of November, 1988, personally appeared before me, MICHAEL S. MARKS, SENIOR VICE PRESIDENT, the signer of the foregoing instrument, who duly acknowledged to me that he executed the same, and that said instrument was signed in behalf of said Corporation by authority of its by-laws and/or resolution of its Board of Directors.



_____, NOTARY PUBLIC
Residing in Salt Lake County, Utah
Commission Expires: 2-24-92



gjs/4594

REQUESTED BY
Crossland mortgage
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

'88 DEC 23 AIO:48

SUZANNE BEAUDREAU
RECORDER

\$ 5.00 PAID DEPUTY

193175

BOOK 1288 PAGE 3153

