

TAHOE SAVINGS, A DIVISION OF FIRST NETWORK SAVINGS BANK

AND WHEN RECORDED MAIL TO

MR. NOEL LANCE BERNATH
MRS. MARTIN JEFFREY CADDEN
9685 OAKLEAF WAY
ROSEVILLE, CA 95661

#5900017-4

SPACE ABOVE THIS LINE FOR RECORDER'S USE

SUBSTITUTION OF TRUSTEE

(Escrow No. _____)

WHEREAS, FIRST AMERICAN TITLE COMPANY OF NEVADA, a corporation

is the present Trustee(s) of record under that certain Deed of Trust executed on the 1st day of FEBRUARY, 1986

by NOEL LANCE BERNATH and MARTIN JEFFREY CADDEN, a Joint Tenants

as Trustor(s), to FIRST AMERICAN TITLE COMPANY OF

NEVADA, a corporation as Trustee(s), recorded on the

10th day of MARCH, 1986, as Instrument No. 131839 in

Book/Reel 386, Page/Image 705 of Official Records in the Office of the County

Recorder of the County of DOUGLAS, State of Nevada;

AND WHEREAS the undersigned, TAHOE SAVINGS, A DIVISION OF FIRST NETWORK SAVINGS BANK, SUCESSORS IN INTEREST TO TAHOE SAVINGS & LOAN ASSOC., A California corporation are the present

holder(s) of the beneficial interest under said Deed of Trust, and do/does hereby appoint WESTERN TITLE COMPANY

as Trustee(s) in place and stead of said FIRST AMERICAN TITLE COMPANY OF NEVADA, a corporation

under said Deed of Trust;

NOW THEREFORE, upon recordation of this document, the undersigned do/does hereby discharge the present record Trustee(s) and appoint WESTERN TITLE COMPANY

as the new Trustee(s) who shall succeed to all the powers, duties, authority and title of the former Trustee(s).

Dated this 1st day of MARCH, 1989

TAHOE SAVINGS, A DIVISION OF FIRST NETWORK SAVINGS BANK, SUCESSOR IN INTEREST TO TAHOE SAVINGS & LOAN ASSOCIATION Present Beneficiary

Michael P. Veatch
MICHAEL P. VEATCH Present Beneficiary
SENIOR VICE PRESIDENT & MANAGING OFFICER

STATE OF CALIFORNIA }
COUNTY OF EL DORADO } ss.

On MARCH 1, 1989 before me, the undersigned, a Notary Public in and for said State, personally appeared MICHAEL P. VEATCH

personally known to me or proved to me on the basis of satisfactory evidence to be the person who executed the within instrument as the SENIOR VICE President, and MANAGING OFFICER

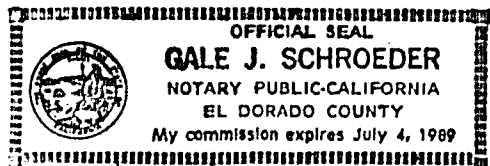
personally known to me or proved to me on the basis of satisfactory evidence to be the person who executed the within instrument as the _____ Secretary of the Corporation that executed the within instrument and acknowledged to me that such corporation executed the within instrument pursuant to its by-laws or a resolution of its board of directors.

WITNESS my hand and official seal.

Signature *Gale J. Schroeder*
GALE J. SCHROEDER

REQUESTED BY
WESTERN TITLE COMPANY, INC.
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

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SUZANNE BLAUREAU
RECORDER
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\$500 PAID DEPUTY