RECORDING REQUESTED BY

Tahoe Savings, a Division of First Network Savings Bank

AND WHEN RECORDED MAIL TO

Name Street

Tullio Abram Mary Abram

Address City

140 Bepler St.

State Zip

Daly City, CA 94014

09-223504

__day of__September

- SPACE ABOVE THIS LINE FOR RECORDER'S USE -

TAHOE SAVINGS, A DIVISION OF FIRST

NETWORK SAVINGS BANK, SUCCESSOR IN

SUBSTITUTION OF TRUSTEE (Escrow No.. WHEREAS SOUTH TAHOE INVESTMENT CORPORATION, a Nevada corporation . is the present Trustee(s) of record under that certain Deed of Trust executed on the __3rd__ ___day of __May . 19_79__ by TULLIO ABRAM and MARY ABRAM, jusband and wife, as Joint Tennants as Trustor(s), to SOUTH TAHOE INVESTMENT CORPORATION, a Nevada corporation as Trustee(s), recorded on the 19_79_ as Instrument 1997 32214 _ day of.... , Page/Image 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, SUCCESSOR IN INTEREST TO TAHOE SAVINGS & LOAN ASSOCIATION, A CALIFORNIA CORPORATION is/are the present holder(s) of the beneficial interest under said Deed of Trust, and do/does hereby appoint STEWART TITLE of DOUGLAS COUNTY as Trustee(s) in place and stead of said SOUTH TAHOE INVESTMENT CORPORATION, a Nevada 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 ____STEWART_TTTLE_OF_DOUGLAS_COUNTY __ as the new Trustee(s) who shall succeed to all the powers, duties, authority and title of the former Trustee(s).

INTEREST TO TAHOE SAVINGS & LOAN ASSOCIATION, a California corporation Present Beneficiary Present Beneficiary Michael P. Veatch Sr. Vice President & Managing Officer

STATE OF CALIFORNIA

COUNTY OF El Dorado SS.

before me, the undersigned, a Notary Public in and for September 25, 1989 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 Sr. Vice

the within instrument as the Sr. 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.

OFFICIAL SE GALE J. SCHROEDER NOTARY PUBLIC CALIFORNIA EL DORADO COUNTY My Comm. Expires Sept. 4, 1993

> (This area for official notarial seal) REQUESTED BY

STEWARY TITLE AT DOUBLAS COUNTY
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

'89 OCT 10 P2:03

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SUZANNE BEAUDREAU 1089 PAGE 1087