Recording Requested By:

Pacific Title P.O. Box 645 Zephyr Cove, NV 89448

When Recorded Mail To:

Imperial Corporation of America 9330 Sky Park Court San Diego, CA 92123 Attn: Trustee Department

SUBSTITUTION OF TRUSTEE

Imperial Savings Association, present beneficiary, owner and holder of the promissory note secured by the hereinafter mentioned Deed of Trust, does hereby substitute Imperial Corporation of America, as trustee, in the place and stead of Lawyers Title Insurance Corp. of Northern Nevada, present trustee, under that certain Deed of Trust executed by Kenneth C. Kjer and Lynda C. Kjer, Husband and Wife, as Joint Tenants as trustor(s), to Lawyers Titel Insurance Corp. of Northern Nevada as trustee, for Financial Center Mortgage as beneficiary, dated July 17, 1987, and recorded uly 23, 1987, in Book 787 of Official Records of Douglas County, at Page 2904, under Recorder's Series Number 158681.

Dated: February 14, 1990

IMPERIAL SAVINGS ASSOCIATION

Loan Number: 359-000171

Lynda A. Gottfried Assistant Vice President,

STATE OF CALIFORNIA

COUNTY OF SAN DIEGO

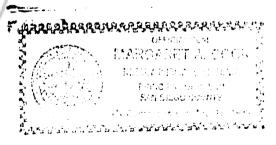
On this the 14th day of February, 1990, before me the undersigned a Notary Public in and for said County and State, personally appeared Lynda A. Gottfried, proved to me on the basis of satisfactory evidence to be the Assistant Vice President, of the corporation that executed the within instrument, on behalf of the corporation therein named, and acknowledged to me that such corporation executed the within instrument pursuant to its by-laws or a resolution of its board of directors.

Given under my hand and seal this 14.thday of

My commission expires: 8-17-90

a. look Margaret A. Cook, Notary Public

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REQUESTED BY IN OFFICIAL RECORDS OF DOUGLAS CO.. NEVADA

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SUZANNE BEAUDREAU RECORDER 221466 PAIN KID DEPUTY 300K 390 PAGE 803