

RECORDING REQUESTED BY  
HOMEFED BANK, F.S.B.

AND MAIL TO

FIRST NEVADA TITLE COMPANY  
P.O. BOX 3745  
STATELINE, NV 89449

LOAN NUMBER 6083652  
ESCROW NUMBER 204144-LM  
ORDER NUMBER ---

SPACE ABOVE IS FOR RECORDER'S USE ONLY

**SUBSTITUTION OF TRUSTEE UNDER DEED OF TRUST**

We, the undersigned Beneficiary, substitute HOME FEDERAL SAVINGS AND LOAN ASSOCIATION, a corporation, whose address is 625 Broadway, San Diego, California, 92101, as Trustee in place of SKO-FED MORTGAGE CORPORATION, an Illinois corporation, in the Deed of Trust signed by

ROBERT JAMES BABER AND CHARLES L. CLOW

, Trustor

recorded 11/27/1978

, as Document 27621

Book 1178

, Page 1461

, of official records of DOUGLAS

County, State of NEVADA.

Dated: OCTOBER 24, 1990

SKOKIE FEDERAL SAVINGS AND LOAN ASSOCIATION  
BY HOME FEDERAL SAVINGS AND LOAN ASSOCIATION  
AS ATTORNEY-IN-FACT

By Barbara L. Dodds

BARBARA L. DODDS

AUTHORIZED SIGNER

STATE OF CALIFORNIA }  
COUNTY OF SAN DIEGO } SS

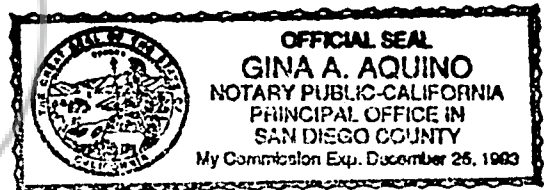
On OCTOBER 24, 1990, before me, the undersigned, a Notary Public for said County and State, personally appeared BARBARA L. DODDS

personally known to me, or proved to me on the basis of satisfactory evidence to be, an authorized signer of Home Federal Savings and Loan Association, the corporation which subscribed to the within instrument as the Attorney-In-Fact of SKOKIE FEDERAL SAVINGS AND LOAN ASSOCIATION and acknowledged to me that it subscribed the name of SKOKIE FEDERAL SAVINGS AND LOAN ASSOCIATION thereto as principal and its own name as Attorney-In-Fact.

Witness my hand and Official Seal

Gina A. Aquino  
SIGNATURE

(SEAL)



6652 (7/87)

REQUESTED BY  
**FIRST NEVADA TITLE COMPANY**  
IN OFFICIAL RECORDS OF  
DOUGLAS CO., NEVADA

90 NOV -2 A11 :09

SUZANNE BEAUDREAU  
RECORDER

237989

\$ 5.00 PAID K13 DEPUTY

BOOK **1190** PAGE **160**