

Recording Requested by  
Resolution Trust Corporation as  
Receiver for First Network  
Savings Bank  
and when recorded mail to:

Western Title Company, Inc.  
P. O. Box 385  
Minden, NV 89423

09-222332

SUBSTITUTION OF TRUSTEE

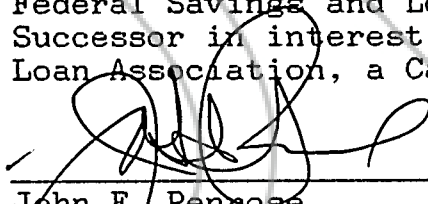
WHEREAS, South Tahoe Investment Corporation, a Nevada corporation is the present Trustee of record under that certain Deed of Trust executed on August 21, 1978 by Thomas F. Ruddy, an unmarried man as Trustor to South Tahoe Investment Corporation as Trustee, recorded on September 5, 1978 as Instrument No 24819 in Book/Reel 978, Page/Image 131, of Official Records in the Office of the County Recorder of Douglas County, State of Nevada.

AND WHEREAS the undersigned, Resolution Trust Corporation as Receiver for First Network Savings Bank, Formerly known as Tahoe Savings, a Division of First Network Savings Bank, Formerly known as Tahoe Savings and Loan Association, a Federal Savings and Loan Association, Successor in interest to Tahoe Savings and Loan Association, a California corporation, is the present holder of the beneficial interest under said Deed of Trust, and does hereby appoint Western Title Company, Inc. as Trustee in place and stead of said South Tahoe Investment Corporation under said Deed of Trust:

NOW THEREFORE, upon recordation of this document, the undersigned does hereby discharge the present record Trustee and appoint Western Title Company, Inc. as the new Trustee who shall succeed to all the powers, duties, authority and title of the former Trustee.

Dated 11-27-90

Resolution Trust Corporation as Receiver  
for First Network Savings Bank, Formerly  
known as Tahoe Savings, a Division of First  
Network Savings Bank, Formerly known  
as Tahoe Savings and Loan Association, a  
Federal Savings and Loan Association,  
Successor in interest to Tahoe Savings and  
Loan Association, a California corporation

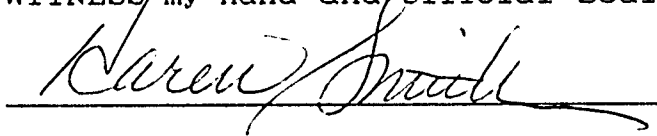


John F. Penrose  
Financial Institution Specialist for the  
Resolution Trust Corporation as Receiver  
for First Network Savings Bank

STATE OF CALIFORNIA  
COUNTY OF El Dorado

On Nov 29, 1990 before me, the undersigned, a Notary Public in and for said State, personally appeared 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 \_\_\_\_\_ 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.



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

90 DEC 19 P12:03



SUZANNE BLAUDREAU  
RECORDER  
\$ 500 PAID SD DEPUTY **241281**

BOOK **1290** PAGE **2481**