

When Recorded Mail To:

Wayne G. Beck, Vice President
Citizens Savings Association
500 S. State St.
PO Box 567
Clarks Summit, PA 18411-0567

SUBSTITUTION OF TRUSTEE

WHEREAS, Dennis W. Nicholls and Katherine E Nicholls husband and wife,
was/were the original Trustor(s), Silver State Title Company
was the original Trustee, and Tahoe Summit Corporation a Nevada Corporation was
the original Beneficiary under that certain Deed of Trust dated January 19, 1985
and recorded on January 31, 1985, in Book 185, in Page 2520 of
Official Records of Douglas County, Nevada, as Document No. 113067; and

WHEREAS, the undersigned is the present Beneficiary under said Deed of
Trust; and

WHEREAS, the undersigned desires to substitute a new Trustee under said
Deed of Trust in the place and stead of the original Trustee thereunder, in the
manner in said Deed of Trust provided,

NOW THEREFORE, WAYNE G. BECK, Vice President, Citizens Savings Association,
whose address is 500 S. State St., Clarks Summit, PA 18411-0567 is hereby
appointed and substituted as Trustee in said Deed of Trust, in the place and
stead of Silver State Title Company, to execute, in place of said
original Trustee, the trust created in said Deed of Trust; and said substituted
Trustee is hereby vested with all the right, title, interest, authority, powers,
duties, and trusts that the original Trustee named in said Deed of Trust had
under and by virtue of said Deed of Trust.

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BOOK 891 PAGE 2965

Whenever the context hereof so requires, the masculine gender includes the feminine and/or neuter, and the singular number includes the plural.

DATED this 7th day of August, 1991.

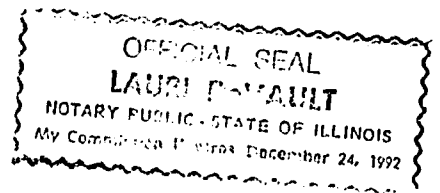
TAHOE SUMMIT CORPORATION
Beneficiary

By Steven F. Baugh
STEVEN F. BAUGH
Vice President

STATE OF ILLINOIS)
COUNTY OF McLean) ss.

On the 14th day of August, 1991, personally appeared before me, a Notary Public, in and for said County and State, STEVEN F. BAUGH, known to me to be the Vice President of the corporation that executed the foregoing instrument and upon oath, did depose that he is the officer of the corporation as above designated; that he is acquainted with the seal of said corporation and that the seal affixed to said instrument is the corporate seal of said corporation; that the signatures to said instrument were made by officers of said corporation as indicated after said signatures; that the said corporation executed the said instrument freely and voluntarily and for the uses and purposes therein mentioned.

Laura D. Vault
Notary Public



REQUESTED BY
Citizens Sav. Assn
IN OFFICIAL RECORDS OF
DOUGLAS COUNTY, ILLINOIS

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SUZANNE BEAUFORT
REGISTER

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891 PAGE 2966