

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, Bonnie A Baumgratz, a single woman,
was/were the original Trustor(s), Title Insurance and Trust Company a California
corporation
was the original Trustee, and Tahoe Summit Village time Share Developers was
a joint venture
the original Beneficiary under that certain Deed of Trust dated March 22, 1984
and recorded on July 20, 1984, in Book 784, in Page 1958 of
Official Records of Douglas County, Nevada, as Document No. 103918; 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 Title Insurance and Trust Company a, to execute, in place of said
California Corporation
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.

