SUBSTITUTION OF TRUSTEE

Order No. 692-02

WHEREAS, it is the desire of the present beneficiary to substitute PACIFIC TITLE, INC., a Nevada Corporation, in place and stead of Stewart Title of Douglas County as Trustee, under Deed of Trust dated February 2, 1992, recorded March 6, 1992 in book 392 of Official Records, at Page 767 in the Office of the Douglas County Recorder, State of Nevada, as Document No. 272662.

NOW, THEREFORE, GEICO Financial Services, Inc., a Delaware corporation, as Beneficiary, does hereby appoint PACIFIC TITLE, INC., whose address is P.O. Box 645, Zephyr Cove, Nevada 89448, as Substituted Trustee, and they now succeed to all title, estate and rights, powers and duties held by Stewart Title of Douglas County under said Deed of Trust.

IN WITNESS WHEREOF, GEICO Financial Services, Inc. has caused these presents to be executed this 6th day of May, 1993.

Attest: SEAL

J. W. Gloyd Assistant Secretary

GEICO Financial Services, Inc.

by: J.A. McKerley, Asst. Vice Pres.

STATE OF COLORADO)
)ss.
COUNTY OF JEFFERSON)

On May 6, 1993, BEFORE ME THE UNDERSIGNED, a Notary Public in and for said State, personally appeared J.A. McKerley, Assistant Vice President, and J. W. Gloyd Assistant Secretary, of GEICO Financial Services, Inc., a Delaware corporation, known to me to be the persons whose names are subscribed to the within instrument, and acknowledged to me that they executed the same on behalf of said corporation.

My commission expires October 1, 1994.

WITNESS my hand and official seal.

Laurie L. Kennedy, Notary Public

SEAL

When recorded, mail to:

PACIFIC TITLE INC
100 MCFAUL WAY SUITE B
ZEPHYR COVE NV 89448

REQUESTED BY
PACIFIC TITLE, INC.
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

'93 JUN -7 A11:17

ML-276
(06/92)

Account No. 8827403

John R. Kirk and Dorothy H. Kirk

309108

BK0693PG1294

SUZANNE BEAUDREAU
RECORDER
$ 5.00 PAID K2 DEPUTY