

SUBSTITUTION OF TRUSTEE

WHEREAS, it is the desire of the present beneficiary(ies) to substitute STEWART TITLE OF DOUGLAS COUNTY, a Nevada corporation in place and stead of _____ PACIFIC TITLE, INC. _____ as Trustee, under Deed of Trust dated October 5, 1992, executed by STUART SPEAR and DONNA A. SPEAR, husband and wife as joint tenants with right of survivorship, recorded October 6, 1992 in Book 1092 Official Records at Page 996 in the office of the Douglas County Recorder, State of Nevada as Document No. 290162.

NOW, THEREFORE, NEVADA BANKING COMPANY _____ as Beneficiary(ies), do(es) hereby appoint STEWART TITLE OF DOUGLAS COUNTY, a Nevada corporation as substituted Trustee and they now succeed to all title, estate and rights, powers and duties held by PACIFIC TITLE, INC. _____ under Deed of Trust.

IN WITNESS WHEREOF, the undersigned has caused these present to be executed this 3rd day of November, 1993.

NEVADA BANKING COMPANY

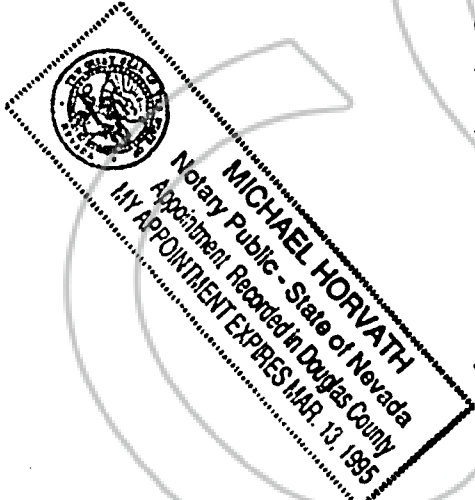
By: [Signature]
WAYNE SNYDER, EXECUTIVE VICE PRESIDENT

STATE OF Nevada)
COUNTY OF Douglas) SS

STATE OF NEVADA)
COUNTY OF DOUGLAS) SS

ON November 3, 1993, before me, the undersigned, a Notary Public in and for said County and State, personally appeared * * * * * Wayne Snyder * * * * * known to me to be the Executive Vice President, and _____ known to me to be the Secretary of the Corporation that executed the within instrument and the officers who executed the within instrument on behalf of the Corporation therein named, and acknowledged to me that such Corporation executed the within instrument pursuant to its By-laws or a Resolution of its Board of Directors.

Notary's Signature: [Signature]



CORPORATION ACKNOWLEDGMENT
Form No. 14
WHEN RECORDED MAIL TO:
Stewart Title of Douglas County
P.O. Box 1400
Zephyr Cove, Nv. 89448

REQUESTED BY
STEWART TITLE OF DOUGLAS COUNTY
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

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321887

BK 1193PG0828

SUZANNE BEAUDREAU
RECORDER
PAID [Signature] DEPUTY