

22900612268001
February 15, 1994



✓ CONSUMER LOAN SERVICE CENTER
12901 S.W. Jenkins Road
Post Office Box 279
Beaverton, OR 97005
503-646-7300

SUBSTITUTION OF TRUSTEE

WHEREAS, Nevada First Investment Corp
is the present Trustee(s) of record under that certain Deed Of Trust executed on the 4TH day
of MARCH , 1983 , by James K. Hardy
as Trustor to Nevada First Investment Corp
as Trustee(s), recorded on the 4TH day of MARCH , 1983 , as Instrument No. 076728
in Book/Reel 383 at Page 353 of Official Records in the Office of the County Recorder
of the County of Douglas-Nv State of Nevada
AND WHEREAS the undersigned, US Bank Of Nevada
as Successor To: Nevada First Thrift
is/are the present holder(s) of the beneficial interest under said Deed Of Trust, and do/does hereby
appoint United States National Bank Of Oregon
as Trustee(s) in place and stead of said
under said Deed Of Trust;

Nevada First Investment Corp

NOW THEREFORE, upon recordation of this document, the undersigned do/does hereby discharge the
present record Trustee(s) and appoint United States National Bank Of Oregon
as the new Trustee(s) who shall succeed to all the powers, duties, authority and title of the former Trustee(s).

DATED this 15TH day of FEBRUARY , 1994

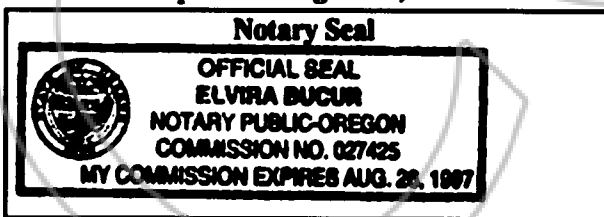
STATE OF Oregon)
)ss
COUNTY OF Washington)

Greg Smit
Beneficiary - Administrative Officer
US Bank Of Nevada

On this 15TH day of FEBRUARY , 1994 before me, the undersigned, a Notary
Public in and for the State Of Oregon duly commissioned and sworn, personally appeared to me
Greg Smit known to be the Administrative Officer of the corporation that executed the
foregoing instrument, and acknowledged the said instrument to be the free and voluntary act and deed
of said corporation for the uses and purposes there in mentioned, and on oath states, authorized to execute
the said instrument, and that the seal affixed is the corporate seal of said corporation.

WITNESS my hand and official seal hereto affixed the day and year above written.

BY:
Elvira Bucur
Commission expires: August 26, 1997



After Recording Return to:

JAMES K HARDY
PO BOX 10919
ZEPHYR COVE NV, 89448

For County Recording Information Only!

REQUESTED BY
Consumer Loan Serv
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

'94 FEB 22 11:33

330622

SUZANNE BLAUBREAU
RECORDER

PAID *KZ* DEPUTY

CLSUBSTITUTION/djc-7/92