

Substitution of Trustee

WHEREAS, OTTILIA E. SCHIAPPA AN UNMARRIED WOMAN

STEWART TITLE OF DOUGLAS COUNTY was the original Trustor,

NEVADA FEDERAL CREDIT UNION was the original Trustee, and

was the original Beneficiary under that certain Deed of Trust dated APRIL 20, 1995
and recorded on 04/26/95 as instrument No. 360933, in book 0495, page 3960
of Official Records of CLARK County, Nevada, 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 said original Trustee thereunder, in the manner in said Deed of Trust provided,

NOW, THEREFORE, the undersigned hereby substitutes CAL-WESTERN RECONVEYANCE CORP., a California corporation whose corporate address is 525 East Main Street, El Cajon, California 92020, as a Trustee under said Deed of Trust.

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

Dated Agust 27, 1996, 19 Nevada Federal Credit Union

BY: *[Signature]* R. Wilson, Vice President

FOR CORPORATE ACKNOWLEDGEMENT

STATE OF Nevada }
COUNTY OF Clark } SS.
ON August 27, 1996 before me, the undersigned, a Notary Public in and for said County and State, personally appeared G. R. Wilson

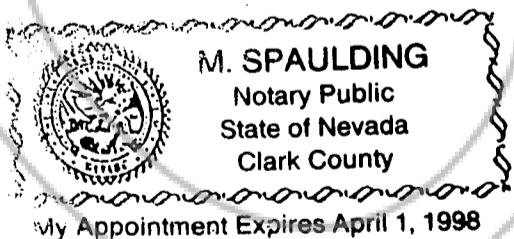
personally known to me (or proved to me on the basis of satisfactory evidence) to be the Vice President, and

known to me (or proved to me on the basis of satisfactory evidence) to be _____ Secretary

of the Corporation that executed the within instrument, known to me to be the persons 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.

WITNESS my hand and official seal.

[Signature]
M. Spaulding Name (Typed or Printed)



RECORDING REQUESTED BY

AND WHEN RECORDED MAIL TO

CAL-WESTERN RECONVEYANCE CORP.
P.O. BOX 22004
EL CAJON, CA 92022-9004

CORPORATION ATTORNEY-IN-FACT FOR CORPORATION

STATE OF _____ }
COUNTY OF _____ } SS.

On _____, before me, the undersigned, a Notary Public in and for said state, personally appeared _____,

known to me to be the _____ President, and _____,

known to me to be the _____ Secretary of the Corporation that executed the within instrument as attorney _____ in fact of _____

acknowledged to me that they subscribed the name of _____

thereto as principal and the name of _____

as attorney in fact, and acknowledged to me that such Corporations executed the within instrument pursuant to their by-laws or a resolution of their Boards of Directors.

WITNESS my hand and official seal. (Notary Seal)

Notary Public in and for said County and State

REQUESTED BY
Cal Western Recon
IN OFFICIAL RECORDS OF
DOUGLAS CO. NEVADA

'96 OCT 14 A10:28

LINDA SLATER
RECORDER
PAID 7.00 DEPUTY

398659

BK 1096 PG 2294

Name
Street Address
City & State