WHEN RECORDED MAIL TO: WESTERN TITLE COMPANY, INC. RETURN TO FILE

Escrow No.: P73510JCF

SUBSTITUTION OF TRUSTEE

WHEREAS, PATRICK J. GEARY and ANN L. GEARY, husband and wife was the original Trustor, STEWART TITLE OF DOUGLAS COUNTY was the original Trustee, and RUTH M. IMBACH, a widow

was the original Beneficiary under that certian Deed of Trust dated 03/23/95 and recorded on 04/14/95, in Book 495 , Page 1847 , as Document No. 359996 , of Official Records of Douglas 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 WESTERN TITLE COMPANY, INC., a Nevada corporation.

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

STATE OF NEVADA

CALIFORNIA

SS

County of ELDORADS

This instrument was acknowledged before me on 10-24-96

by Ruth M. Imbach

SIGNATURE OF BENEFICIARY

RUTH M. IMBACH

RUTH M. IMBACH

Notary Public L. West

DATED: 10/14/96



FOR RECORDER'S USE

REQUESTED BY

WESTERN TITLE COMPANY, INC.

DOUGLAS COL NEVADA

'96 NOV -1 A11:50

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RECORDER

PAIDK DEPUTY