WHEN RECORDED MAIL TO: WESTERN TITLE COMPANY, INC. 1626 HWY 395 MINDEN, NV 89423

Escrow No.: JWDXX P74014JCF

SUBSTITUTION OF TRUSTEE

WHEREAS, TERRY ALLEN HOID AND SHERIE LYNN HOID, husband and wife as joint tenants with rights of survivorship was the original Trustor, STEWART TITLE OF DOUGLAS COUNTY

was the original Trustee, and NEVADA BANKING COMPANY

was the original Beneficiary under that certian Deed of Trust dated 12/28/95 and recorded on 01/08/96, in Book 196 , Page 1313 , as Document No. 378489 , 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.

DATED: 01/22/97

SIGNATURE OF BENEFICIARY

STATE OF NEVADA)	NEVADA BANKING COMPANY
County of DOUGLAS)	BY: Susan C. Potter Assistant Branch Manager
This instrument was acknowledged before me on /-24-97	
JANET OSALVO Notary Public - State of Nevada Appointment Recorded in Douglas County MY APPOINTMENT EXPIRES AUG. 16, 1999 Notary Public Notary Public	: FOR RECORDER'S USE :

WESTERN TITLE COMPANY, INC.

IN OFFICIAL RECORDS OF DOUGLAS CO.. NEVADA

'97 JAN 27 P12:10

405471

LINDA SLATER
RECORDER

PAID DEPUTY