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SUBSTITUTION OF TRUSTEE

WHEREAS, MICHAEL S. TOUT AND KATHLEEN M. TOUT, HUSBAND AND WIFE AL THOMPSON AND BETTE THOMPSON HUSBAND AND WIFE, RICHARD BERGMANN AND CARMEN BERGMANN, HUSBAND AND WIFE as Trustor, and WESTERN FINANCIAL BANK, F.S.B., is the successor Beneficiary under that certain Deed of Trust, dated JUNE 10, 1993 and recorded JUNE 18, 1993 as document no 310171, Book 0693, Page 4028 of official records of DOUGLAS county, NEVADA and

WHEREAS, the undersigned desires to substitute a Trustee under said Deed of Trust in the place and stead of STANDARD TRUST DEED SERVICE COMPANY, A CALIFORNIA CORPORATION

NOW THEREFORE, the undersigned hereby substitutes Western Reconveyance Company, Inc., a California Corporation, as Trustee under said Deed of Trust whose address is: 23 Pasteur
Irvine, CA 92718

Beneficiary: WESTERN FINANCIAL BANK, F.S.B.

Denise E. Rund
Denise E. Rund / Assistant Vice President

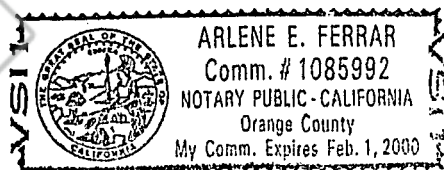
State of CALIFORNIA

County of ORANGE

On AUGUST 01, 1997, before me, Arlene E. Ferrar, personally appeared Denise E. Rund / Assistant Vice President (X) personally known to me -OR- () proved to me on the basis of satisfactory evidence to be the person(s) whose names(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies) and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

Witness my hand and official seal

Arlene E. Ferrar
Arlene E. Ferrar



Loan # 711127

Title Order #:

Space below for Recorder's Use

Recording Requested By
Western Financial Bank F.S.B.

And When Recorded Mail To:

✓ Western Reconveyance Corp.
P. O. Box 13002
Irvine, CA 92713-3002

REQUESTED BY
Western Reconveyance
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

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LINDA SLATER
RECORDER
\$7⁰⁰ PAID k2 DEPUTY

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