

RECORDING REQUESTED BY
FIRST AMERICAN TITLE INSURANCE COMPANY

AND WHEN RECORDED MAIL TO
U. S. TRUST DEED SERVICES, INC.
949 UNIVERSITY AVENUE #101
SACRAMENTO, CA 95825

Space above this line for recorder's use

Title Order No. 116269
Ref. No. 202783MIO

Trustee Sale No. 18284

Reference No. MTN CONCEPTS

SUBSTITUTION OF TRUSTEE

WHEREAS, MOUNTAIN CONCEPTS, INC., a Nevada corporation

was the original Trustor,

STEWART TITLE OF DOUGLAS COUNTY, a Nevada corporation

was the original Trustee, and

BURT LERMAN M.D. INC. MONEY PURCHASE PENSION PLAN

was the original Beneficiary

under that certain Deed of trust dated 01/08/97 Recorded on 01/31/97 as
Document No. 0405858 Book 0197 Page 4610 of Official Records
in the office of the Recorder of DOUGLAS County, Nevada, AND

WHEREAS, BURT LERMAN M.D. INC. MONEY PURCHASE PENSION PLAN

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 of and
stead of said original Trustee thereunder.

Now, THEREFORE, the undersigned Beneficiary hereby substitutes
U. S. TRUST DEED SERVICES, INC.

949 UNIVERSITY AVENUE #101
SACRAMENTO, CA 95825

as Trustee of Said Deed of Trust.
Whenever the context hereof so requires, the masculine gender includes the feminine and/or neuter, and the
singular number indicates the plural.

DATE: 03/17/98
BURT LERMAN M.D. INC.
MONEY PURCHASE PENSION PLAN

X Burt Lerman
Burt Lerman, Trustee

X _____

X _____

X _____

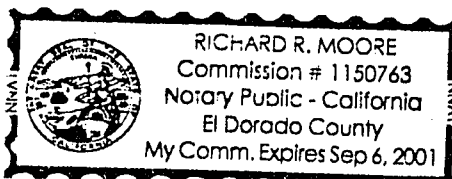
STATE OF California
COUNTY OF El Dorado

On 3/24/98 before me, Richard R. Moore, a Notary Public in and for said county, personally appeared
Burt Lerman personally known to

me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(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.

Richard R. Moore
Notary Public in and for said County and State



438809

COPY

REQUESTED BY
FIRST AMERICAN TITLE CO.
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

'98 MAY -4 A11:13

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BK0598PG0382

LINDA SLATER
RECORDER
\$ 8.00 PAID KD DEPUTY