Please return recorded document to:

WESTERN TITLE COMPANY ATTN: CHARLENE HANOVER 1626 HWY 395

MIDEN, NV 89423 ESCROW: M76776-CH

882-4438987868

SUBSTITUTION OF TRUSTEE

KNOW ALL MEN BY THESE PRESENTS: Catherine A. Johnston, an unmarried woman is/are the Grantors, Nevada First Investment Corp. is the Trustee and Nevada First Bank is the Beneficiary under that certain Deed of Trust dated September 29, 1989 and recorded on October 2, 1989 as Document No. 212164 of the records of Douglas County, Nevada.

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: U.S. Bank Trust Company, whose address is 555 SW Oak, Portland, OR 97204 as Trustee under said Deed of Trust which Trustee shall have all the powers of the original Trustee, effective forthwith.

In witness whereof, the undersigned beneficiary has caused its corporate name to be signed and affixed hereunto by its duly authorized officer(s).

NEVADA FIRST BANK NKA

DATED: August 4, 1998

U.S. BANK NATIONAL ASSOCIATION

By:

Its: Mary R. Burnes-Operations Manager

STATE OF OREGON

SS.

County of Multnomah

On this 4th day of August, 1998, before me, the undersigned, a Notary Public in and for the State of Oregon, duly commissioned and sworn, personally appeared Mary R. Burnes to me known to be an Operations Manager of U.S. BANK NATIONAL ASSOCIATION, the corporation that executed the foregoing instrument, and acknowledged the said instrument to be the free and voluntary act and deed of said corporation, for the uses and purposes therein mentioned, and on oath stated that he/she is authorized to execute the said instrument.

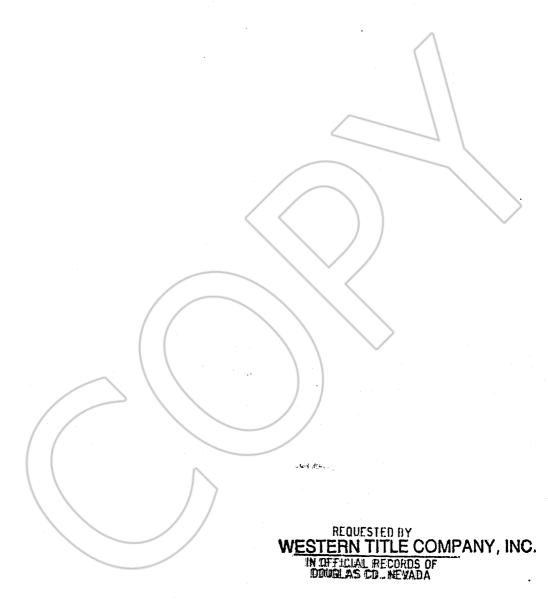
WITNESS my hand and official seal hereto affixed the day and year first above written.



Notary Public for Oregon

107

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LINDA SLATER
RECORDER

8 PAID DEPUTY