ESCROW NO.

## SUBSTITUTION OF TRUSTEE

WHEREAS, H & S CONSTRUCTION, INC.	
WEGNEDN THE CONDANY	was the original Trustor,
WESTERN TITLE COMPANY	was the original Trustee, and
PIONEER CITIZENS BANK OF NEVADA	was the original Trustee, and
was the original Beneficiary under that certain Deed of Trust dated Sept	ember 25, 1997
	097 , Page 283-288
Instrument No. 422996 , Records of DOUGLAS	County, Nevada, and
WHEREAS, the undersigned Beneficiary(ies) is/are the present Beneficiary(ies) 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,  NOW, THEREFORE, the undersigned hereby substitutes STEWART TITLE OF CARSON CITY  as Trustee.	
Dated: November 17, 1998 PIO	NEER CITIZENS BANK OF NEVAD
	da O'Brien
STATE OF NEVADA    State of Nevada   State of Ne	
This instrument was acknowledged before me on by, PIONEER CITIZENS BANK OF NEVADA	(This area above for official notarial seal)
Signature Notary Public	STEPHANIE MORRIS  Notary Public - State of Nevada  Appointment Recorded in Washoe County  No:91-0350-2 - EXPIRES AUG. 2, 1999 -

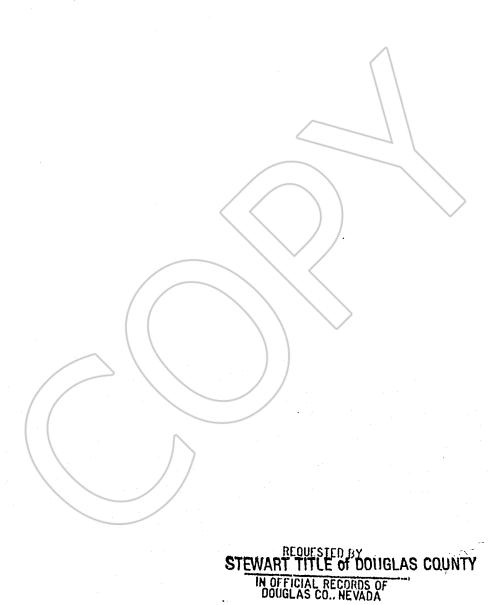
RECORDING REQUESTED BY:

STEWART TITLE COMPANY
WHEN RECORDED MAIL TO:
PIONEER CITIZENS BANK OF NEVADA
P O BOX 2351

RENO, NV 89505

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INDA SLATER