

1220-09-810-064
APN:27-312-06
No.:001505169

000501301-TSG
When recorded mail to:
Stewart Title of N. Nevada
401 Ryland Street
Reno, NV 89502

SUBSTITUTION OF TRUSTEE

WHEREAS, Harry Ruble, a married man as his sole and separate property was the original Trustor, Stewart Title of Douglas County, a Nevada corporation was the original Trustee, and David N. Hegland, an unmarried man was the original Beneficiary under that certain Deed of Trust dated September 25, 1998, and recorded September 30, 1998 in Book 998 at Page 6887, as Document No. 450774, of Official Records of Douglas County, State of Nevada, and

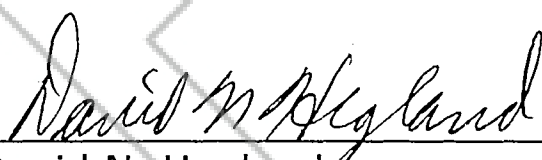
WHEREAS, the undersigned is the present Beneficiary under said Deed of Trust, and

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 Stewart Title of Northern Nevada, a Nevada corporation, 401 Ryland Street, Reno, NV 89502.

Whenever the context hereof so requires, the masculine gender includes the feminine and/or neuter, and the singular number includes the plural.

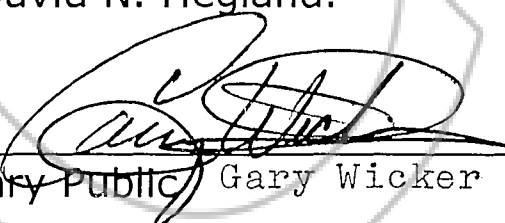
Dated: July 19, 2000



David N. Hegland

State of Iowa)
)SS
County of Sac)

This instrument was acknowledged before me on 07-19-2000 by David N. Hegland.




Notary Public Gary Wicker

SEAL

REQUESTED BY
STEWART TITLE of DOUGLAS COUNTY
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

2000 JUL 28 PM 3:47

LINDA SLATER
RECORDER

\$ 7.00 PAID  DEPUTY

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BK0700PG4878