

000100878

RECORDING REQUESTING BY:
Bank of the West, A California Corporation

WHEN RECORDED MAIL TO:

Loan No.570-900415

Space above this line for Recorders use

SUBSTITUTION OF TRUSTEE

SUBSTITUTION:

Whereas, KIM A POSNIEN AND DEBBIE A POSNIEN, HUSBAND AND WIFE AS COMMUNITY PROPERTY was the Original Trustor, SIERRAWEST BANCORP was the original Trustee, and SIERRAWEST BANK was the original beneficiary under that certain Deed of Trust dated MAY 5, 1998, and recorded on MAY 20, 1998, as Document No.0440083, on Book 0598, on Page 4023, of official Records, in the office of the County Recorder of DOUGLAS, California.

Whereas, the undersigned is the present Beneficiary under said Deed of Trust and Owner and Holder of the obligation secured thereby, 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 provided in said Deed of Trust,

Now Therefore, the undersigned hereby substitutes First Santa Clara Corporation, a California Corporation whose address is Two West Santa Clara Street, San Jose, CA 95113 as Trustee under said Deed of Trust.

Dated: July 24, 2000

Bank of the West, Successor in Interest to
SIERRAWEST BANK

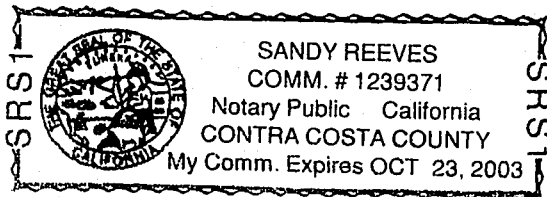
By: *[Signature]*
Evelyn Collaco, Vice President

ACKNOWLEDGEMENT
State of California }
County of Contra Costa }

On July 24, 2000 before me, SANDY REEVES personally
(Name of Notary/Title)

appeared Evelyn Collaco, personally known to me to be the person whose name is subscribed to the within instrument and acknowledged to me that she executed the same in her authorized capacity and that by her signature on the instrument the person, or the entity upon behalf of which the person acted, executed the instrument.
Witness my hand and official seal.

[Signature]



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COPY

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

2000 AUG -4 AM 10: 21

LINDA SLATER
RECORDER

\$ J. A. PAID A. DEPUTY

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