When Recorded Mail To:

Commercial Federal Bank 450 Regency Pkwy. Omaha, NE 68114

Substitution of Trustee 7491408083

Commercial Federal Bank, successor in interest by merger to Amerus Bank is hereby appointed Trustee under that certain Deed of Trust described below:

BORROWER:

RONALD BODNAR AND CATHERINE BODNAR

TRUSTEE:

FIRST CENTENNIAL TITLE

BENEFICIARY:

COMMERCIAL FEDERAL BANK, SUCCESSOR IN

INTEREST BY MERGER TO AMERUS BANK.

DATED:

APRIL 3, 1996

RECORDED:

APRIL 10, 1996

BOOK:

0496

PAGE:

1722 INST NO: 385161

LEGAL:

LOT 68, BLOCK B, HIGHLAND ESTATES UNIT NO 2, ACCORDING TO THE MAP THEREOF, FILED IN THE OFFICE OF THE COUNTY RECORDER OF DOUGLAS COUNTY, NEVADA, ON JANUARY 27, 1978, IN BOOK 178, PAGE 1633, FILE NO 17090

DATE: October 16, 2000

FILED FOR RECORD IN DOUGLAS COUNTY, STATE OF NEVADA

SINCE 1887

COMMERCIAL FEDERAL BANK, SUCCESSOR IN INTEREST BY MERGER TO AMERUS BANK

BY:

GLEN JOHNSON VICE PRESIDENT

STATE OF: NEBRASKA COUNTY OF: DOUGLAS

On October 16, 2000, before me, the undersigned, a Notary Public in and for the State of Nebraska, duly commissioned and sworn, personally appeared Glen Johnson to me known to be the Vice President of Commercial Federal Bank, which 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 state that Glen Johnson authorized to execute the said instrument and that the seal affixed is the corporate seal of said corporation.

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

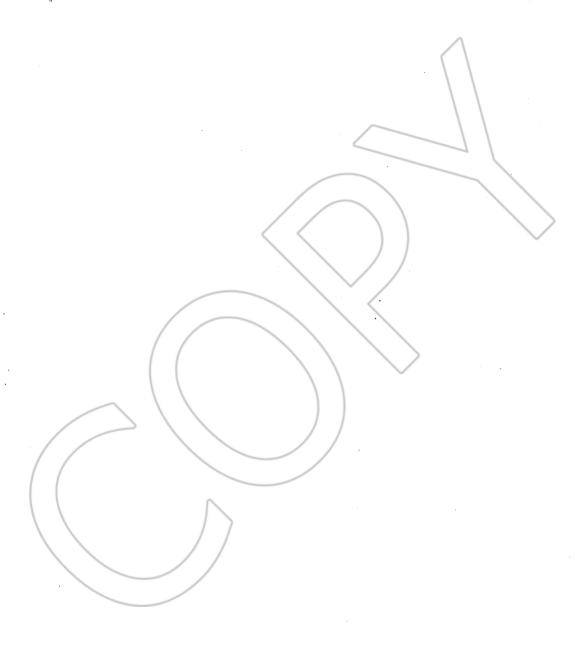
Notary Public in and for the State of Nebraska PATRICIA A. ROGERS

MY COMMISSION EXPIRES

Residing at Douglas

My commission expires:

0502861



Commercial Fed Bank
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

2000 NOV -6 AM 10: 15

LINDA SLATER RECORDER

\$ PAID (DEPUTY

0502861BK | 100PG0985