

WHEN RECORDED MAIL TO:  
First American Title Company  
1503 Hwy. 395, Suite F  
Gardnerville, NV 89410

**SUBSTITUTION OF TRUSTEE**

WHEREAS, GENOA LAKES VENTURE, a Nevada Joint venture between DINGMAN DEVELOPMENT, LTD., a Nevada Limited Partnership (Dingman Investments, Inc., a Nevada Corporation, General Partner), and CALVO DEVELOPMENT LTD., a Nevada Corporation was the original Trustor, WESTERN TITLE COMPANY, INC. was the original Trustee, and NOVASEL & SCHWARTE INVESTMENTS dba WESTERN HIGHLAND MORTGAGE CO. is the Beneficiary under that certain Deed of Trust, dated September 11, 1995, recorded September 11, 1995, as Document No. 371484, in Book 995, Page 4828 of Official Records of Douglas County, Nevada, and re-recorded November 23, 1998 at Page 5582, as Document No. 454856 of Official Records: and

WHEREAS, the undersigned desires to substitute a new Trustee under said Deed of Trust in the place and stead of WESTERN TITLE COMPANY, INC.

NOW THEREFORE, the undersigned hereby substitutes FIRST AMERICAN TITLE COMPANY OF NEVADA as Trustee under said Deed of Trust whose address is 1503 Hwy 395, Suite F, Gardnerville, NV, 89410.

Dated: 10-19-2001

NOVASEL & SCHWARTE INVESTMENTS dba  
WESTERN HIGHLAND MORTGAGE CO.

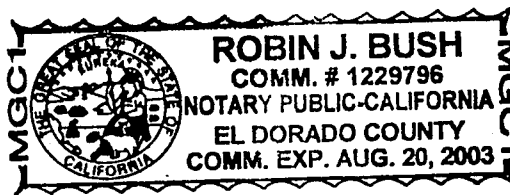
BY: Richard W. Schwarte  
Richard W. Schwarte

California  
State of Nevada  
County of Douglas El Dorado

This instrument was acknowledged before me on October 19, 2001, by

Richard W. Schwarte

Robin J. Bush  
Notarial Officer



0526940

BK 1101 PG 0880

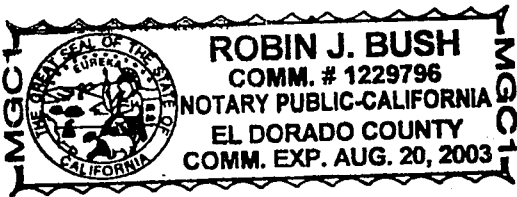
**ALL-PURPOSE ACKNOWLEDGMENT**

State of CALIFORNIA

County of EL DORADO

On 10-19-2001 before me, ROBIN J. BUSH, Notary Public,  
Date  
personally appeared RICHARD W. SCHWARTE,

personally known to me ~~OR~~ ~~proved to me on the basis of satisfactory evidence to be the person(s)~~  
whose name(s) ~~is/are~~ subscribed to the within instrument and  
acknowledged to me that he/~~she/they~~ executed the same in his/  
~~her/their~~ authorized capacity(~~ies~~), and that by his/~~her/their~~  
signature(s) on the instrument the person(s), or the entity upon  
behalf of which the person(s) acted, executed the instrument.



**WITNESS my hand and official seal.**

*Robin J. Bush*

Signature of Notary Public

REQUESTED BY  
**FIRST AMERICAN TITLE CO.**  
IN OFFICIAL RECORDS OF  
DOUGLAS CO. NEVADA

2001 NOV -5 AM 11:28

LINDA SLATER  
RECORDER

\$15<sup>00</sup> PAID *Bh* DEPUTY

0526940

BK 1101 PG 0881