Loan No. 01-10164617

SUBSTITUTION OF TRUSTEE

WHEREAS, JEFFREY P. PISCIOTTA, A MARRIED MAN AS HIS SOLE AND SEPARATE PROPERTY AS TO AN UNDIVIDED 33.34% INTEREST AND BERLE G. CRISP AND CAROL CRISP, TRUSTEES OF THE BERLE & CAROL CRISP FAMILY TRUST, A REVOCABLE (INTER VIVOS) TRUST DATED FEBRUARY 21, 1989 AS TO AN UNDIVIDED 66.66% INTEREST ("Trustor") in favor of in favor of STEWART TITLE OF DOUGLAS COUNTY, ("Trustee"), and FIRST FEDERAL LINCOLN BANK, ("Beneficiary"), under that Deed Of Trust With Assignment Of Rents And Security Agreement, dated June 25, 2001, and recorded on June 27, 2001, as Instrument No. 0517266, in Book 0601, Pages 7403-7426, of Official Records of Douglas County, State of Nevada, and

WHEREAS, the Trustor is the present owner of the Property described in and covered by said Deed of Trust, and WHEREAS, the undersigned desires to substitute a new trustee under said Deed of Trust in place and stead of said original Trustee thereunder,

NOW THEREFORE, the undersigned hereby substitutes TierOne Bank, whose address is 1235 "N" Street, Lincoln, NE 68508, as Trustee under said Deed of Trust.

Dated: February 24, 2003

INCORPORATED 1907

STATE OF NEBRASKA COUNTY OF LANCASTER TierOne Bank, f/k/a First Federal Lincoln Bank

Delmar E. Williams, Senior Vice President

On <u>February 24, 2003</u>, before me, a Notary Public in and for said county personally appeared <u>Delmar E. Williams</u>, <u>Senior Vice President</u>, personally known to me to be the person whose name is subscribed to the within instrument, and acknowledged to me that he executed the same in his authorized capacity, and that by his 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,

My Commission Expires July 23, 2005

Virginia Mattson

_Notary Public

GENERAL NOTARY - State of Nebraska
VIRGINIA MATTSON
My Comm. Exp. 7-23-05

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0568754 BK 0303PG00601 REQUESTED BY

Stewart Title of Douglas County
IN OFFICIAL RECORDS OF
DOUGLAS CO., HEVADA

2003 MAR -4 AM 10: 41

WERNER CHRISTEN
RECORDER

S PAID 1 DEPUTY