REQUESTED BY Stewart Title of Douglas County IN OFFICIAL RECORDS OF DOUGLAS CO., REVADA, 2003 NOV 26 PM 2:58

SUBSTITUTION OF TRUSTEE

WHEREAS, JAMES MICHAEL HICKEY, TRUSTEE OF THE JAMES MICHAEL HICKEY FAMILY TRUST DATED JUNE 7, 1995 ("Trustor") in favor of MARQUIS TITLE & ESCROW, INC., a Nevada corporation ("Trustee"), and FIRST FEDERAL LINCOLN BANK, a United States corporation, ("Beneficiary"), under that Deed Of Trust With Assignment Of Rents And Security Agreement dated February 24, 2000, and recorded as Instrument No. 0486896, Book 0200, Page 3952, on February 25, 2000, 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, formerly known as FIRST FEDERAL LINCOLN BANK, 1235 "N" Street, Lincoln, NE 68508, as Trustee under said Deed of Trust.

Dated: __June 17, 2003

Tier Ore Bank, fka FIRST EEDERAL LINCOLN BANK

Delmar E. Williams, Senior Vice President

STATE OF NEBRASKA **COUNTY OF LANCASTER**

On June 17, 2003, before me, a Notary Public in and for said county personally appeared Delmar E. Williams, Senior Vice President, 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

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Notary Public

DENERAL NOTARY - State of N VIRGINIA MATTEO