with response ruther return TO: First western Savings Association Attr: Rohald D. Herr, Exec. Y. P. 2700 West Sahara Avenue Las Yegas, NY 20102

SUBSTITUTION OF TRUSTEE

WHEREAS, Sierra Financial Corporation, a Delaware corporation, is the trustee named in separate deeds of trust of record in the State of Nevada and naming therein American Savings and Loan Association, a Nevada corporation, as beneficiary; and,

WHEFFLAS, First Western Savings Association, a Nevaia corporation, is the successor admirfullary of American Savings and Loan Association, a Nevada corporation to each and under each such deed of trust, by reason of a corporate merger of American Savings and Loan Association into First Western Savings Association; and,

WHEREAS, it is the desire of said successor BENEFICARY that First Western Financial Corporation, a Delaware corporation qualified to do business in the State of Nevada, be substituted as Trustee on each, every and all of said trust deeds now outstanding;

NOW, THEREFORE, First Western Savings Association, a Nevada corporation, herewith and hereby designates, authorizes and appoints First Western Financial Corporation, a Delaware corporation, as Trustee in substitution for Sierra Financial Corporation, a Delaware corporation, Trustee, of, in, and under, each, every one of, and ALL of the now outstanding deeds of trust recorded in each county in the State of Nevada and naming Sierra Financial Corporation as Trustee, and American Savings and Loan Association as beneficiary.

And, in this regard, said First Western Financial Corporation, a Delaware corporation, is hereby vested with the position of Sierra Financial Corporation as Trustee under each of said deeds of trust and First Western Financial Corporation is vested with each and all of the powers, duties and authorities contained in each said deed of trust.

FIRST WESTERN SAVINGS ASSOCIATION, a Nevada corporation

Ronald D. Herr, Executive Vice President

STATE OF NEVADA

SS.

COUNTY OF CLARK

On this 6th day of March , 1987,

personally appeared before me, a Notary Public,

Ronald D. Herr

who acknowledged that he executed the above document.

NOTARY PUBLIC in and for said County and State

JOAN E. SALA
Notary Put-ic. State of Nevada
Clark County
By Appointment Expires Nov. 7, 1988

FILED AND RECORDED AT RECUEST OF
FIRST Am. Title Co. - Nev.

23 March 1987

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P. M IN BOOK 14 OF OFFICIAL
RECORDS, FAGE 169 UNCOUN
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