

Substitution of Trustee

WHEREAS, Clifford J. Arnold and Norma J. Arnold, husband and wife as joint tenants was the original Trustor,
 Trust Title Nevada Federal Financial Corporation was the original Trustee, and
 was the original Beneficiary under that certain Deed of Trust dated October 9, 1985
 and recorded on October 18, 1985, book 67, page 689 of Official
 Records of Lincoln County, Nevada, as document number 83722
 and

WHEREAS, the undersigned is the present Beneficiary under said Deed of Trust, and

WHEREAS, the undersigned desires to substitute a new Trustee under said Deed of Trust in the place and stead of said original Trustee thereunder, in the manner in said Deed of Trust provided,

NOW, THEREFORE, the undersigned hereby substitutes NEVADA TRUST DEED SERVICES, INC., 3900 PARADISE RD., SUITE 109, LAS VEGAS, NEVADA 89109.

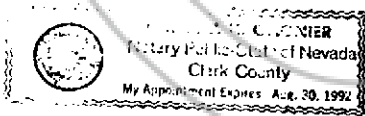
Whenever the context hereof so requires, the masculine gender includes the feminine and/or neuter, and the singular number includes the plural.

Dated October 22, 1991

BY: Danny Chapman
 Danny Chapman, Collection Supervisor
 Nevada Federal Credit Union

STATE OF NEVADA)
) SS.
 COUNTY OF Clark)
 On October 23, 1991, personally appeared
 before me, a Notary Public, Danny Chapman
 personally known (or proved) to me to be the person whose name is
 subscribed to the above instrument who acknowledged that he
 executed the [above] instrument

Signature: [Signature]



(This area for official notary seal)

Escrow or Loan No. NV-7348 In # 036-30-8918

RECORDING REQUESTED BY

— SPACE BELOW THIS LINE FOR RECORDER'S USE —

AND WHEN RECORDED MAIL TO

NEVADA TRUST DEED SERVICES, INC.
 3900 Paradise Road, Suite 109
 Las Vegas, Nevada 89109

057754
 RECORDER
 Dominick Belinger
 November 15, 1991
 30 9
 A 99
 317
 Y. NEVADA

YURIKO SETZER

By [Signature], Deputy