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SUBSTITUTION OF TRUSTEE

The undersigned, Zions First National Bank . , as the owner and holder		
of the Note secured by Deed of trust dated March 23, 1992 , made		
by Leslie C. Williams , as Trustor,		
to <u>Title Insurance Co. of Minnesota</u> , Trustee,		
for Zions First National Bank , Beneficiary,		
which Deed of Trust was recorded March 27, 1992 as Document No.		
98240 , Official Records of Lincoln County, Nevada,		
hereby substitutes Zions First National Bank		
as Trustee in lieu of the Trustee therein.		
Said Deed of Trust covers real property situated in Lincoln County,		
State of Nevada , described as follows:		
Lot numbered Three (3) in Block Sixteen (16) in the City of Caliente, Lincoln		
County, Nevada.		
Dated this 26th day of July , 1994		
ZIONS FIRST NATIONAL BANK		
By: Larl ferril		
State of		
: 83.		
County of Washington)		
On this 26th day of July , 19 94 , personally appeared before me		
Bart Merrill , who being by me duly sworn, did say that he is the Assistant Vice President of ZIONS FIRST NATIONAL BANK, a National Association,		
Salt Lake City, Utah, and that said instrument was signed in behalf of said National		
Association by authority of a resolution of its Board of Directors; and said Bart Merrill acknowledged to me that the said ZIONS FIRST NATIONAL		
BANK, a National Association, Salt Lake City, Utah, executed the same.		
40 101 HONES		
Notary Public		
My commission expires: 5 4 97 Residing at: Enterprise, Utah		
my commission expires: 2477 kesiding at: Enterprise, Utan		

Dominick Belingheri

Aug. 4, 1994

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