WHEN RECORDED PLEASE RETURN TO.
First Western Savings Association
Attn: Ronald D. Herr, Exec. V. P.
2700 West Sahara Avenue
Las Vegas, NV 89102

## 107804

## 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,

WHEREAS, First Western Savings Association, a
Nevada corporation, is the successor BENEFICIARY 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 new 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

By: Ronald D. Herr, Executive Vice President

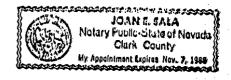
STATE OF NEVADA

ss.

COUNTY OF CLARK

who acknowledged that he executed the above document.

NOTARY PUBLIC in and for said County and State



FIRE PASE SO NY.

87 MAR 23 AIO: 48

CFFICIAL RECORDS
EUREHA COUNTY, HEVADA
I.N. RESALE ATI. RECORDER
FILE NA. 107804
FEE # 6.00