SUBSTITUTION OF TRUSTEE

WHEREAS RICHARD E. KEPHART and MARI ALICE KEPHART are the present owners of a promissory note dated May 17, 1977, executed by JAMES A. ARNOLD, a single man, in the amount of \$70,000.00, secured by a deed of trust executed by the makers of said note wherein FRONTIER TITLE COMPANY OF NEVADA is named as Trustee, recorded May 16, 1977 as Document No. 62978, in Book 59, Page 76 of Official records in the Office of the Recorder of Eureka County, Nevada on the following described property in Eureka County, Nevada:

TOWNSHIP 21 NORTH, RANGE 54 EAST, M.D.B.&M.

Section 17: W1/2

TOGETHER WITH any and all buildings and improvements situate thereon.

TOGETHER WITH the tenements, hereditaments and appurtenances thereunto belonging or in anywise appertaining, the reversion and reversions, remainder and remainders, rents, issues and profits thereof.

EXCEPTING THEREFROM all oil and gas as reserved in Patent executed by UNITED STATES OF AMERICA to JONNIE WOODS, recorded on October 23, 1963, in Book 27 of Deeds at Page 56, Eureka County, Nevada.

WHEREAS the said RICHARD E. KEPHART and MARI ALICE KEPHART, his wife as present beneficiary of the deed of trust desire to change the Trustee therein;

NOW THEREFORE, the said RICHARD D. KEPHART and MARI ALICE KEPHART, his wife do hereby appoint STEWART TITLE OF NORTHEASTERN NEVADA. a Nevada corporation dba FRONTIER TITLE COMPANY as Trustee under the terms of said deed of trust in the place of FRONTIER TITLE COMPANY OF NEVADA with power to perform the trusts therein imposed.

DATED THIS 3nd DAY OF Conel

, 19<u>%</u>

MARI ALICE KEPHART

STATE OF NEVADA)

COUNTY OF ELKO

OFFICIAL RECORDS
RECORDED AT THE REQUEST OF 209 PAGE 447

70 APR 16 P3:14

MM. REBALEATI. RECORDER OF FRE NO.

132120

Notary Public - State of Nevada Appointment Recorded in Estate County MY APPOINTMENT EXPINES DEC 20, 1993

JOAN SHANGLE

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