

SUBSTITUTION OF TRUSTEE

KNOW ALL MEN BY THESE PRESENTS:

The undersigned, MONUMENT NATIONAL BANK, 1450 North Norma

Street, P.O. Box 970, Ridgcrest, California 93556, who is the

present owner and holder of the beneficial interest in that certain

Deed of Trust dated October 7, 1986, wherein JOSEPH M. ZIGICH, a

single man, is the Trustor, FRONTIER TITLE COMPANY is the Trustee,

and JERRY LEE ANDERSON, a single man, and EDWARD B. ANDERSON, a

single man, are the Beneficiaries, and which Deed of Trust was

recorded on November 25, 1986, in Book 152 of Official Records, Page

281, File No. 106285, Office of the Eureka County Recorder, Eureka,

Nevada, does hereby exercise its right given in said Deed of Trust,

to change the Trustee, and does hereby appoint and designate ROSS P.

EARDLEY, of 469 Idaho Street, Elko, Nevada 89801, as Trustee, in

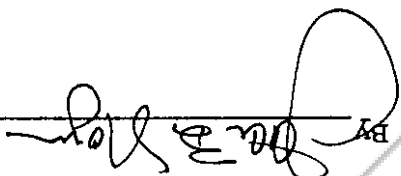
connection with said Deed of Trust, in the place and stead of

FRONTIER TITLE COMPANY.

IN WITNESS WHEREOF, the undersigned has caused this document

to be executed this 29 day of January, 1996.

MONUMENT NATIONAL BANK

By 

ROSS P. EARDLEY

ATTORNEY AT LAW

469 IDAHO STREET

ELKO, NEVADA 89801

TELEPHONE (702) 738-4046 • FAX (702) 738-6286

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STATE OF CALIFORNIA)
COUNTY OF KERN)
: SS.
)

On this 20th day of January, 1996, personally appeared

JACK B. MOORE before me, a notary public, JACK B. MOORE

as EXECUTIVE VICE PRESIDENT of MONUMENT NATIONAL BANK, personally

known to me to be the person whose name is subscribed to the above

instrument, who acknowledged that he executed the instrument.

.....
KATHERINE ANN MUSE
COMM. #957839
NOTARY PUBLIC-CALIFORNIA
KERN COUNTY
My Comm. Exp. Feb. 27, 1996
.....



NOTARY PUBLIC

Katherine Ann Muse

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OFFICIAL RECORDS
RECORDED AT THE REQUEST OF
Paul J. Conroy
96 FEB -9 AM 11:29
EUREKA COUNTY NEVADA
M.N. REBALLET. RECORDER
FILE NO. FEES \$8.00

161533

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