

BLANKET SUBSTITUTION OF TRUSTEE UNDER DEEDS OF TRUST
ACQUIRED BY MERGER OR ACQUISITION

WHEREAS, Norwest Bank Nevada, F.S.B., is successor-in-interest to American Federal Savings Bank, formerly known as First Federal Savings and Loan Association of Nevada, also formerly known as Union Federal Savings and Loan Association, a corporation created and existing under and by virtue of the laws of the United States; and

WHEREAS, Norwest Bank Nevada, F.S.B., is successor-in-interest to PriMerit Bank, Federal Savings Bank, successor-in-interest to Nevada Savings and Loan Association of Nevada, a Corporation, successor-in-interest to Home Savings Association, and the current beneficiary under said Deeds of Trust by reason of and by virtue of the acquisition of substantially all of the assets and assumption of all of the liabilities of PriMerit Bank in accordance with the terms of that certain agreement dated April 10, 1996, entered into by and between Norwest Corporation, a Delaware corporation, and Southwest Gas Corporation; and

WHEREAS, PriMerit, Federal Savings Bank, and its predecessors-in-interest have been named as beneficiary under various Deeds of Trust ("PriMerit Deeds of Trust") given as security for the repayment of loans made by PriMerit or its predecessors-in-interest; and

WHEREAS, Home Trustee, Inc., a Nevada corporation, is named as Trustee under the PriMerit Deeds of Trust; and

WHEREAS, Norwest Bank Nevada, F.S.B., is successor-in-interest by merger with Home Federal Bank, Savings Bank; and

WHEREAS, Home Federal Bank, Savings Bank, is named as beneficiary under various Deeds of Trust ("Home Federal Deeds of Trust") given as security for the repayment of loans made by Home Federal Bank, Savings Bank; and

WHEREAS, Home Escrow, Inc., a Nevada corporation, is named as Trustee under the Home Federal Deeds of Trust; and

WHEREAS, Norwest Bank Nevada, F.S.B., is successor-in-interest by merger with First Western Bank, F.S.B., formerly known as First Western Savings Association, a Nevada corporation; and

WHEREAS, First Western Bank, F.S.B., and its predecessors-in-interest are named as beneficiary under various Deeds of Trust ("First Western Deeds of Trust") given as security for the repayment of loans made by First Western Bank, F.S.B., and its predecessors-in-interest; and

WHEREAS, First Western Financial Corporation, a Delaware corporation, is named as Trustee under the First Western Deeds of Trust; and

WHEREAS, Norwest Bank Nevada, F.S.B., as successor-in-interest and the present holder and owner of all of the beneficial right, title and interest in and to the PriMerit, Home Federal and First Western Deeds of Trust, respectively, hereby desires to substitute Americorp Financial, Inc., a Nevada corporation, as the Trustee under each of the aforesaid Deeds of Trust, in place and instead of Home Escrow, Inc., Home Trustee, Inc., and First Western Financial Corporation, respectively.

NOW THEREFORE, NOTICE IS HEREBY GIVEN that Norwest Bank Nevada, F.S.B., does by these presents, hereby substitute and appoint Americorp Financial, Inc., a Nevada corporation, having its principal place of business at 445 South Sierra Street, Reno, Nevada, as Trustee in place and instead of Home Escrow, Inc., Home Trustee, Inc., and First Western Financial Corporation, the named trustees in each of the aforementioned Deeds of Trust. This Blanket Substitution and appointment shall become effective as to all Deeds of Trust upon recordation of this Blanket Substitution of Trustee in the Office of the County Recorder in which the secured property, or portion thereof, shall be located.

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

Dated: This 18th day of October, 1996.

Norwest Bank Nevada, F.S.B.

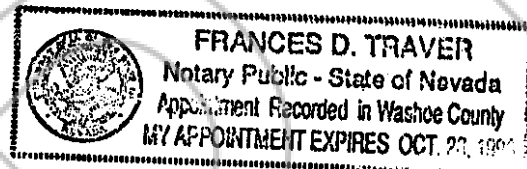
David P. Downs
DAVID P. DOWNS,
Regional President

STATE OF NEVADA)
 : ss.
COUNTY OF WASHOE)

On October 18, 1996, personally appeared before me, a Notary Public, in and for said County and State, David P. Downs, known to me to be the Regional President of the Corporation that executed the foregoing instrument and upon oath, did depose that he is the officer of the Corporation as above designated; that he is

acquainted with the seal of said Corporation and that the seal affixed to said instrument is the Corporate Seal of said Corporation; that the signatures to said instrument were made by officers of said Corporation as indicated after said signatures; and that the said Corporation executed the said instrument freely and voluntarily and for the uses and purposes therein mentioned.

Francis D. Traver
NOTARY PUBLIC



Return to
Americorp Financial
P.O. Box 11424
Reno, NV 89510

WASHOE COUNTY
RECORDERS OFFICE
1000 W. WASHINGTON ST.
RENO, NV 89502
TEL: 775-784-1100
FAX: 775-784-1101

2045694

OFFICIAL RECORDS
WASHOE CO., NEVADA
RECORD REQUESTED BY
Norwest
96 NOV -7 AM 10: 44

JOE MELCHER
COUNTY RECORDER

COPY

CERTIFIED COPY

THE FOREGOING DOCUMENT IS A FULL
TRUE AND CORRECT COPY OF THE
RECORD IN THE OFFICE OF COUNTY
RECORDER, WASHOE COUNTY, NEVADA
WITNESS MY HAND AND SEAL THIS

7th DAY OF November, 1996
JOE MELCHER, COUNTY RECORDER
BY Kelvin F. Oak DEPUTY

BOOK 303 PAGE 270
OFFICIAL RECORDS
RECORDED AT THE REQUEST OF
Northwest Bank
96 NOV 12 PM 1:09
EUREKA COUNTY NEVADA
M.N. REBALEATI, RECORDER
FILE NO. FEES 11.00

165033