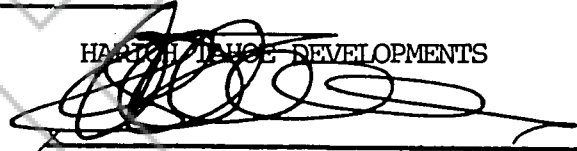


WHEREAS, it is the desire of the present beneficiaries to substitute DOUGLAS COUNTY TITLE CO., INC., a Nevada Corporation in place and stead of STEWART TITLE OF NORTHERN NEVADA, a corporation as Trustee, under Deed of Trusted dated July 18, 1984, executed by RICHARD F. RYAN AND YVONNE R. RYAN, husband and wife, recorded August 21, 1984 in Book 884 of Official Records, at Page 2263 in the Office of the Douglas County Recorder, State of Nevada, as Document No. 105498.

NOW, THEREFORE, HARICH TAHOE DEVELOPMENTS as Beneficiary (ies), do (es) hereby appoint DOUGLAS COUNTY TITLE CO., INC., whose address is P.O. Box 1361, Gardnerville, NV 89410 as Substituted Trustee and they now succeed to all title, estate and rights, powers and duties held by STEWART TITLE OF NORTHERN NEVADA under said Deed of Trust.

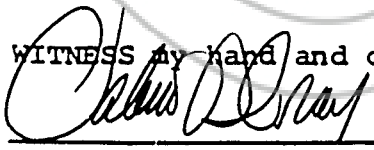
IN WITNESS WHEREOF, I have caused these presents to be executed this 20th day of October, 1986

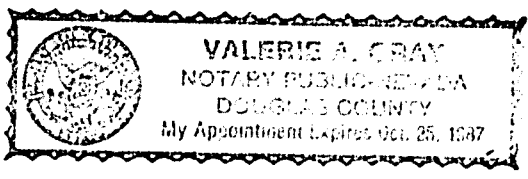
HARICH TAHOE DEVELOPMENTS

Executive Vice President
George Albritten

STATE OF NEVADA)
COUNTY OF Douglas) ss.

On Oct. 20, 1986 before me the undersigned, a Notary Public in and for said State, personally appeared George Albritten

known to me to be the person whose name subscribed to the within instrument and acknowledged to me that he executed the same.

WITNESS my hand and official seal.




REQUESTED BY
DOUGLAS COUNTY TITLE
IN OFFICIAL RECORDS OF
DOUGLAS COUNTY, NEVADA

'86 NOV 24 P12:40

SUZANNE BEAUDREAU
RECORDER

\$ 5 PAID DU DEPUTY **145561**