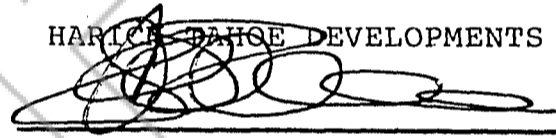


WHEREAS, it is the desire of the present beneficiaries to substitute DOUGLAS COUNTY TITLE CO., INC., a Nevada Corporation in place and stead of STEWART TITLE OF NORTHERN NEVADA, a corporation as Trustee, under Deed of Trusted dated March 1, 1984, executed by VIOLA PEARLDEAN GOLIGHTLY, an unmarried woman _____, recorded April 4, 1984 in Book 484 of Official Records, at Page 361 in the Office of the Douglas County Recorder, State of Nevada, as Document No. 099182.

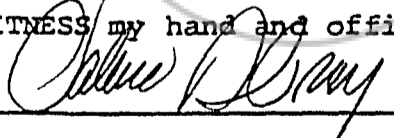
NOW, THEREFORE, HARICH TAHOE DEVELOPMENTS as Beneficiary (ies), do (es) hereby appoint DOUGLAS COUNTY TITLE CO., INC., whose address is P.O. Box 1361, Gardnerville, NV 89410 as Substituted Trustee and they now succeed to all title, estate and rights, powers and duties held by STEWART TITLE OF NORTHERN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

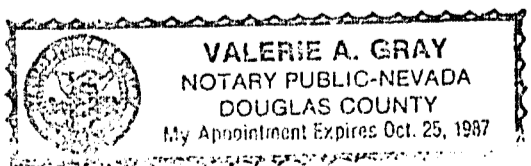
IN WITNESS WHEREOF, I have caused these presents to be executed this 10th day of November, 1987.

HARICH TAHOE DEVELOPMENTS

Executive Vice President
George Allbritten

STATE OF NEVADA)
) ss.
COUNTY OF DOUGLAS

On 11-10-86 before me the undersigned, a Notary Public in and for said State, personally appeared George Allbritten, known to me to be the Executive vice President of Harich Tahoe Developments known to me to be the person whose name is subscribed to the within instrument and acknowledged to me that he executed the same.

WITNESS my hand and official seal.




REQUESTED BY
STEWART TITLE OF DOUGLAS COUNTY
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

'87 FEB 23 P12:33

SUZANNE BEAUBREAU
RECORDER
\$5⁰⁰ PAID LD DEPUTY

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BOOK 287 PAGE 2007