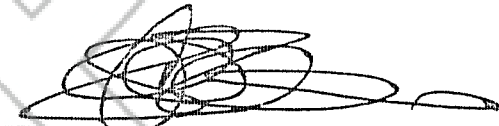


WHEREAS, it is the desire of the present beneficiaries to substitute DOUGLAS COUNTY
TITLE CO., INC., a Nevada Corporation in place and stead of STEWART TITLE
OF NORTHERN NEVADA, a corporation as Trustee, under Deed of Trusted dated August
6, 1983, executed by DAVID B. DeCOSTA and JANICE L. DeCOSTA,
husband and wife _____, recorded September 23, 1983 in Book 983
of Official Records, at Page 1930 in the Office of the Douglas County Recorder,
State of Nevada, as Document No. 087412.

NOW, THEREFORE, HARICH TAHOE DEVELOPMENTS
as Beneficiary (ies), do (es) hereby appoint DOUGLAS COUNTY TITLE CO., INC.,** whose
**now known as STEWART TITLE OF DOUGLAS COUNTY
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, _____ we _____ have caused these presents to be
executed this 2nd day of February, 1987.



Executive Vice President
George Allbritten

STATE OF NEVADA)
) ss.
COUNTY OF Douglas

On Feb. 2, 1987 before me the
undersigned, a Notary Public in and
for said State, personally appeared
GEORGE ALLBRIITTEN

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.

Mary H. Kelsh

MARY H. KELSH
Notary Public - State of Nevada
Appointment Recorded in Douglas County
MY APPOINTMENT EXPIRES NOV 4, 1990

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

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