AGREEMENT TO SUBSTITUTE-RELEASE

It is hereby expressly agreed by and between the parties undersigned that TAHOE SAVINGS AND LOAN ASSOCIATION by this instrument releases DAVID J. LARKIN and PATRICIA C. LARKIN for good and just cause from any present or future liability as to that certain Deed of Trust dated March 23, 1977 and recorded in Book 477, pages 877 and 878 in the Official records of the County Recorder of Douglas County, State of Nevada. In addition herewith, release is extended to the note of even date secured by latter referenced Deed of Trust.

It is further agreed herewith to substitute ROBERT J. LARKIN nad GERALDINE LARKIN for and in place of DAVID J. LARKIN and PATRICIA C. LARKIN pursuant to any and

latter referenced Deed of Trust and Note.

Dated: February 1987

Witness and Seal

TAHOE SAVINGS AND LOAN ASSOCIATION

ORIGINAL TRUSTORS

OFFICIAL SEAL

JOE N. RODGERS

HOTARY PUBLIC - CALIFORNIA **CONTRA COSTA COUNTY**

ROBERT KAUFFMAN, st. Vice Pres.

DAVID J. LARKIN

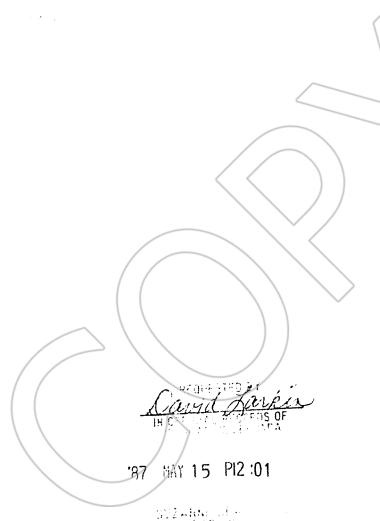
PATRICIA C. LARKIN

SUBSTITUTED TRUSTORS

Witness for All

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