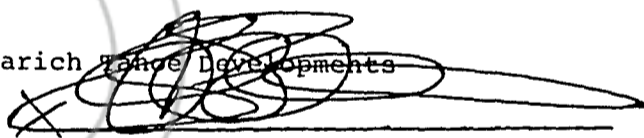


SUBSTITUTION OF TRUSTEE

WHEREAS, it is the desire of the present Beneficiaries to substitute _____
First Nevada Title Company, in place and stead of
Douglas County Title Co. Inc., as Trustee,
under Deed of Trust dated October 13, 1985, executed by Cheyenne W.
Sirois and Rosanne J. Sirois, husband and wife as joint tenants with right
of survivorship
recorded November 21, 1985 in Book 1185 of Official Records at Page
2152, Document No. 127251, in the Office of the Douglas
County Recorder.

NOW, THEREFORE, Harich Tahoe Developments, as
Beneficiaries do hereby appoint First Nevada Title Company
as substituted Trustee and First Nevada Title Company
now succeed to all title, estate, rights, powers and duties held by _____
Douglas County Title Co. Inc. under said Deed of Trust.


IN WITNESS WHEREOF, George Allbritten, have
caused these presents to be executed this 5th day of August
19 87.

Harich Tahoe Developments


STATE OF Nevada)
COUNTY OF Douglas) ss.

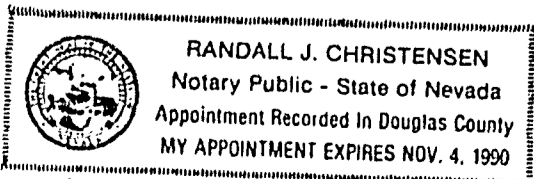
on this 5th day of August, 19 87, before me, _____
Randall Christensen, a Notary Public in and for said County and
State, personally appeared George Allbritten
_____, known to me to be the person whose name _____
subscribed to the foregoing instrument and acknowledged to me that
he executed the same.

WITNESS MY HAND AND OFFICIAL SEAL:


Notary Public for said County and State

FOR RECORDER'S USE:

GEORGE ALLBRITTEN
REQUESTED BY
FIRST NEVADA TITLE COMPANY
IN OFFICIAL RECORDS OF
DOUGLAS COUNTY, NEVADA



'87 SEP -2 A11:12

SUZANNE BEAUDREAU
RECORDER

500 PAID  DEPUTY 161454
BOOK 987 PAGE 153