

WHEREAS, it is the desire of the present beneficiaries to substitute STEWART TITLE

of Douglas County, in place and stead of FIRST NEVADA TITLE CO., a Nevada

corporation _____ as Trustee, under Deed of Trust dated June 3, 1987

_____, executed by JAMES BRAGG, JR. and CHARLOTTE BRAGG, husband and wife

_____, recorded June 25, 1987 in Book 687

of Official Records, at Page 3189 in the Office of the Douglas County Record

State of Nevada, as Document No. 157144.

NOW, THEREFORE, HARICH TAHOE DEVELOPMENTS

as Beneficiary (ies), do (es) hereby appoint STEWART TITLE of Douglas County whose
address is P. O. Box 1400, Zephyr Cove, Nevada 89448, as Substituted Trustee and they

now succeed to all title, estate and rights, powers and duties held by FIRST NEVADA

TITLE CO., a Nevada Corporation under said Deed of Trust.

IN WITNESS WHEREOF, _____ I _____ have caused these presents to be

executed this 16th day of October, 1987.

GEORGE ALLBRITTEN, Exec-Vice-President

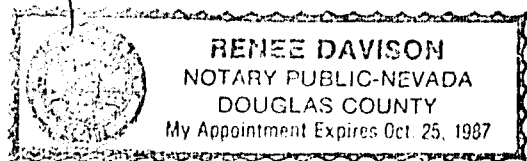
STATE OF NEVADA)
) ss.

COUNTY OF Douglas

On October 16, 1987 before me the
undersigned, a Notary Public in and
for said State, personally appeared
George Allbritten

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.



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

'87 NOV -2 P12:28

SUZANNE SEABUREAU
RECORDER **165526**
DEPUTY
BOOK **1187** PAGE **101**