

SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE

HARICH TAHOE DEVELOPMENTS are the Owners and  
 Holders of the note secured by the Deed of Trust, dated May 19, 1984  
 made by GARY S. KIRK AND JULIE A. KIRK, Trustors to  
STEWART TITLE OF NORTHERN NEVADA, Trustee, for the benefit of  
HARICH TAHOE DEVELOPMENTS, Beneficiary,  
 which Deed of Trust was recorded in the office of the County Recorder of  
 Douglas County, Nevada in Book 684, at Page 1094, Document No.  
102088, hereby substitutes STEWART TITLE OF DOUGLAS COUNTY as Trustee  
 in lieu of the above named Trustee under said Deed of Trust. STEWART  
TITLE OF DOUGLAS COUNTY hereby accepts said appointment as Trustee under  
 said Deed of Trust and, as successor Trustee, pursuant to the request of  
 said Owner and Holder, and in accordance with the provisions of the Deed  
 of Trust, does hereby reconvey without warranty to the persons legally  
 entitled thereto, all estate now held by it under said Deed of Trust.

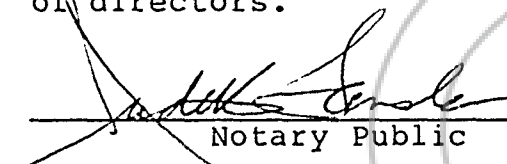
IN WITNESS WHEREOF HARICH TAHOE DEVELOPMENTS have caused these  
 presents to be executed by them, this 24th day of November, 1987.

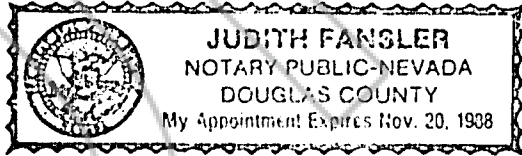
  
 \_\_\_\_\_  
 (Beneficiary)

\_\_\_\_\_  
 (Beneficiary)

STATE OF NEVADA )  
 ) SS  
 COUNTY OF DOUGLAS )

On November 24, 1987, before me, the undersigned, a Notary Public in  
 and for said State and County, personally appeared \_\_\_\_\_  
George R. Allbritten, personally known to me (or proved to me on  
 the basis of satisfactory evidence) to be the person(s) who executed the  
 foregoing instrument as Exec. Vice-President, on behalf of the corporation  
 therein named, and acknowledged to me that such corporation executed the  
 foregoing instrument pursuant to its by-laws or a resolution of its board  
 of directors.

  
 \_\_\_\_\_  
 Notary Public




IN WITNESS WHEREOF STEWART TITLE OF DOUGLAS COUNTY have caused these  
 presents to be executed by them, this 30th day of November, 1987.

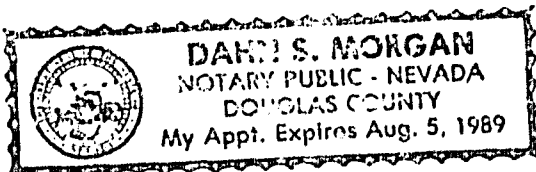
STEWART TITLE OF DOUGLAS COUNTY  
 by: Marilyn L. Bigham  
 \_\_\_\_\_  
 (Trustee) Marilyn L. Bigham, Vice-President

STATE OF NEVADA )  
 ) SS  
 COUNTY OF DOUGLAS )

On November 30, 1987, before me, the undersigned, a Notary Public in  
 and for said State and County, personally appeared Marilyn L. Bigham  
 \_\_\_\_\_, personally known to me (or proved to me on  
 the basis of satisfactory evidence) to be the person(s) who executed the  
 foregoing instrument as Vice-President, on behalf of the corporation  
 therein named, and acknowledged to me that such corporation executed the  
 foregoing instrument pursuant to its by-laws or a resolution of its board  
 of directors.

  
 \_\_\_\_\_  
 Notary Public  
 Dahn S. Morgan

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



'87 DEC -2 P12:44

SUZANNE BEAUDREAU  
 RECORDER

700 PAID  DEPUTY 167726