

SUBSTITUTION OF TRUSTEE

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 August 23, 1987

, executed by WAYNE G. HANKINS and JEAN A. HANKINS, husband and wife

, recorded August 31, 1987 in Book 887

of Official Records, at Page 3908 in the Office of the Douglas County Recorder, State of Nevada, as Document No. 161266

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, NV 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 4th day of December, 1987

[Handwritten Signature]
HARICH TAHOE DEVELOPMENTS

GEORGE ALLDRITTI, Exec-Vice-President

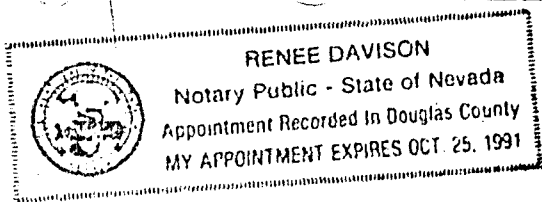
STATE OF NEVADA)
) ss.
COUNTY OF Douglas)

On December 4, 1987 before me the undersigned, a Notary Public in and for said State, personally appeared GEORGE ALLDRITTI

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.

[Handwritten Signature]



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

'87 DEC -9 P12:20

SUZANNE FLEUREAU
RECORDED

168221

500 PAID BY DEPUTY

BOOK 1287 PAGE 1127