

SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE

HARICH TAHOE DEVELOPMENTS and
 CANADIAN IMPERIAL BANK OF COMMERCE are the Owners and
 Holders of the note secured by the Deed of Trust, dated January 17, 1983
 made by HENRY A. USE AND ROBIN K. USE, Trustors to
STEWART TITLE OF NORTHERN NEVADA, Trustee, for the benefit of
HARICH TAHOE DEVELOPMENTS & CANADIAN IMPERIAL BANK OF COMMERCE, Beneficiary,
 which Deed of Trust was recorded in the office of the County Recorder of
 Douglas County, Nevada in Book 283, at Page 1221, Document No.
076171, 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 CANADIAN IMPERIAL BANK OF COMMERCE have caused these
 presents to be executed by them, this 24th day of November, 1987.

CANADIAN IMPERIAL BANK OF COMMERCE
 BY: [Signature]
 (Beneficiary)
 Gordon C. Harrison, Senior Agent

HARICH TAHOE DEVELOPMENTS
 BY: [Signature]
 (Beneficiary)
 George Allbritton, Exec. Vice-President

STATE OF)
 California) SS
 COUNTY OF)
 San Francisco

On November 24, 1987, before me, the undersigned, a Notary Public in
 and for said State and County, personally appeared Gordon C. Harrison
[Signature], 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 Senior Agent, 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.

[Signature]
 Notary Public
 Carole A. Frangos



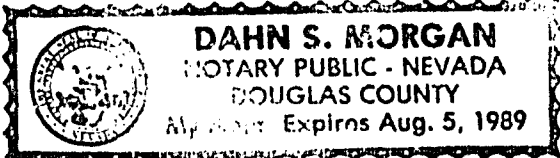
IN WITNESS WHEREOF STEWART TITLE OF DOUGLAS COUNTY have caused these
 presents to be executed by them, this 8th day of January, 1988.

STEWART TITLE OF DOUGLAS COUNTY
 by: [Signature]
 (Trustee)
 Marilyn L. Bigham, Vice-President

STATE OF NEVADA)
) SS
 COUNTY OF DOUGLAS)

On January 8, 1988, before me, the undersigned, a Notary Public in
 and for said State and County, personally appeared Marilyn L. Bigham
[Signature], 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.


[Signature]
 Notary Public
 Dahn S. Morgan



STATE OF Nevada)
COUNTY OF DOUGLAS) SS

On 1-19-88, before me, the undersigned, a Notary Public in and for said State and County, personally appeared Geo. ALLBRITTON, 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.

Judith Perez
Notary Public

 JUDITH PEREZ
Notary Public - State of Nevada
Appointment Recorded In Douglas County
MY APPOINTMENT EXPIRES NOV 13, 1991

COPIES

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

'88 FEB -1 P12:31

SUZANNE BEAUDREAU
RECORDER

171770

800 PAID LP DEPUTY