

SUBSTITUTION OF TRUSTEE

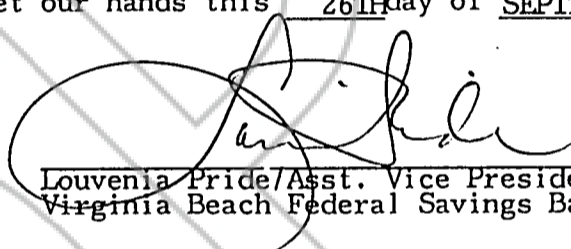
First Nevada Title Company is hereby appointed successor Trustee under that certain Deed of Trust executed by David Wakeman, an unmarried man wherein Virginia Beach Federal Savings Bank is named as Beneficiary, and PRINCESS ANNE SERVICE CORPORATION is named Trustee.

Said Deed of Trust is dated July 15, 1986 and was recorded July 15, 1986 as entry N^o 137860 in the Book 786 at Page 1842 of the records of the DOUGLAS ~~Summit~~ County Recorder.

The Deed of Trust described above is made with respect to that certain real property located in DOUGLAS ~~Summit~~ County, State of NEVADA ~~Utah~~, and more particularly described as follows to-wit: UNIT 13, OF LOT 4 CONDOMINIUM AS SET FORTH ON SHEET 8 OF THE THIRD AMENDED MAP OF TAHOE VILLAGE NO. 3555, OFFICIAL RECORDS OF DOUGLAS COUNTY, STATE OF NEVADA.

TOGETHER WITH, AN UNDIVIDED 1/24TH'S INTEREST IN AND TO THOSE AREAS DESIGNATED AS COMMON AREA AS SET FORTH ON THE MAP OF LOT 4 CONDOMINIUM AS SET FORTH ON SHEET 8 OF THE THIRD AMENDED MAP OF TAHOE VILLAGE NO. 2, FILED FOR RECORD AUGUST 14, 1979, AS DOCUMENT NO. 35555, OFFICIAL RECORDS OF DOUGLAS COUNTY, STATE OF NEVADA.

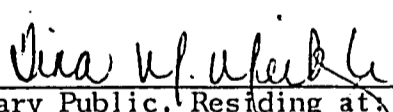
IN WITNESS WHEREOF we have hereunto set our hands this 26TH day of SEPTEMBER 19 90.


Louvenia Pride/Asst. Vice President
Virginia Beach Federal Savings Bank

STATE OF VIRGINIA]

On the 26TH day of SEPTEMBER .A.D., 19 90 personally appeared before me TINA M. MEIKLE the signer of the foregoing instrument, who by me being duly sworn did say that he the said LOUVENIA PRIDE is the VICE PRESIDENT of VIRGINIA BEACH FEDERAL SAVINGS BK. and the within and foregoing instrument was signed in behalf of said corporation by authority of a resolution of its board of directors and said LOUVENIA PRIDE did acknowledge to me that said corporation executed the same.

My Commission expires:
FEBRUARY 28, 1994


Tina M. Meikle
Notary Public, Residing at:

SEAL

AFTER RECORDING MAIL TO:
First Nevada Title Company
P.O. Box 3745
Stateline, Nevada 89449

REQUESTED BY
FIRST NEVADA TITLE COMPANY
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

90 OCT 25 AM 12:27

SUZANNE BLAUDREAU
RECORDER
237440
\$5.00 PAID K12 DEPUTY
BOOK 1090 PAGE 3840