

**SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE**

Harich Tahoe Developments and Mellon Financial Services Corp. as the Owners and Holders of the Note secured by the Deed of Trust dated November 7, 1984 made by L. Mike SMith and Shirley A. Smith husband and wife, Trustor to Stewart Title or Northern Nevada as 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 1184, at Page 575, as Document No. 109755, hereby substitutes STEWART TITLE OF DOUGLAS COUNTY, a Nevada corporation as Trustee in lieu of the above named Trustee under said Deed of Trust. STEWART TITLE OF DOUGLAS COUNTY, a Nevada corporation, hereby accepts said appointment as Trustee under said Deed of Trust and, as successor Trustee, pursuant to the request of said Owners and Holders, 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 the undersigned have caused these presents to be executed by them this 16th day of January, 1990.

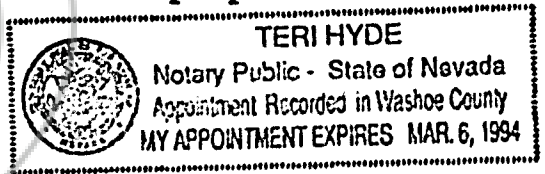
STEWART TITLE OF DOUGLAS COUNTY,  
a Nevada corporation  
W. Curtis  
(Trustee) Shep Curtis- Asst. Secretary

HARICH TAHOE DEVELOPMENTS  
Brian Walkerley  
(Beneficiary) Brian Walkerley  
MELLON FINANCIAL SERVICES CORPORATION  
E.W. Pratt SEAL  
(Beneficiary) E.W. Pratt, Vice President

STATE OF NEVADA )  
                          ) SS  
COUNTY OF DOUGLAS )

On this 13th day of February, 1991, before me, a notary public, in and for said county and state, personally appeared Brian Walkerley who is the Controller of Harich Tahoe Developments personally known to me to be the person who executed the above instrument on behalf of the said partnership, and acknowledged to me that he executed the same for the purposes therein stated.

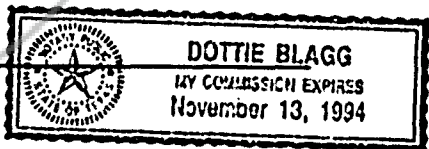
Teri Hyde  
Notary public



STATE OF TEXAS )  
                          ) SS  
COUNTY OF DALLAS )

On this 16th day of January, 1991, before me, a notary public, in and for said county and state, personally appeared E. W. Pratt personally known to me to be the person who executed the above instrument on behalf of Mellon Financial Services Corp., and acknowledged to me that he executed the same for the purposes therein stated.

Dottie Blagg  
Notary public



SCROW OR LOAN NO. 3211607

RECORDING REQUESTED BY:

STEWART TITLE OF DOUGLAS COUNTY

WHEN RECORDED MAIL TO:

Mr. & Mrs. Smith  
2840 Belmont Canyon  
Belmont, CA 94002

247563  
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STATE OF Nevada  
COUNTY OF Douglas ss.

On March 29, 1991, before me, the undersigned, a Notary Public in and for said State, personally appeared Shep Curits and

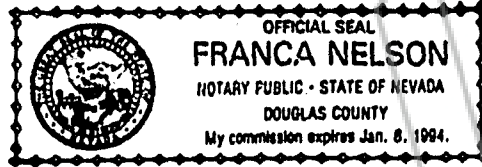
personally known to me (or proved to me on the basis of satisfactory evidence) to be the persons who executed the within instrument as

President and Asst. Secretary, on behalf of

STEWART TITLE OF DOUGLAS COUNTY

the corporation therein named, and acknowledged to me that such corporation executed the within instrument pursuant to its by-laws or a resolution of its board of directors.

WITNESS my hand and official seal.



Signature Franca Nelson  
Franca Nelson

(This area for official notarial seal)

(Corporation)

COPY

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

'91 MAR 29 P2:07

SUZANNE BEAUDREAU  
RECORDER

247563

\$8.00 PAID OK DEPUTY

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