

SUBSTITUTION OF TRUSTEE

WHEREAS, on September 17, 1988, Jon A. Heckman and Deborah A. Heckman, husband and wife

executed that certain deed of trust dated September 17, 1988 to Stewart Title of Douglas County, a Nevada Corporation as trustee ("Initial Trustee") for the benefit of Harich Tahoe Developments, a Nevada general partnership, beneficiary, encumbering real property situated in Douglas County, Nevada, which deed of trust was recorded in the Official Records of said County on October 10, 1988 in Book 1088 at Page 1002 as Document Number 188172 (the "Deed of Trust"); and

WHEREAS, Harich Tahoe Developments, as beneficiary of the Deed of Trust and holder of the promissory note which the Deed of Trust secures, desires to substitute Resorts Financial Services, a Nevada general partnership, as the named trustee therein to succeed and replace the aforementioned trustee.

NOW, THEREFORE, NOTICE IS HEREBY GIVEN that, effective the date hereof, Harich Tahoe Developments does hereby substitute and replace the Initial Trustee as trustee under the Deed of Trust with Resorts Financial Services, a Nevada general partnership, having an office at Lake Village Professional Building, Suite 11, 295 Highway 50, Stateline, Nevada, and a mailing address of Post Office Box 4222, Stateline, Nevada 89449, and Resorts Financial Services shall succeed to all the rights, powers, authorities, duties and obligations granted to the Initial Trustee in said Deed of Trust and by law.

IN WITNESS WHEREOF, this Substitution of Trustee is executed this 12th day of February, 1991.

Harich Tahoe Developments,  
a Nevada general partnership

By Lakewood Development, Inc.  
a Nevada Corporation, Managing  
General Partnership

By: [Signature]  
Brian R. Walkerley  
Assistant Treasurer


By the execution hereof, Resorts Financial Services hereby accepts the appointment and designation as successor trustee under the foregoing Deed of Trust.

Resorts Financial Services,  
a Nevada general partnership

By Resorts Financial Services, Inc.  
a Nevada Corporation,  
Managing General Partnership


By: [Signature]  
R. W. Dunbar, President

STATE OF NEVADA )  
                          ) SS  
COUNTY OF DOUGLAS )

 **TERI HYDE**  
Notary Public - State of Nevada  
Appointment Recorded in Washoe County  
MY APPOINTMENT EXPIRES MAR. 6, 1994

On this 15th day of February, 1991, before me, a notary public, in and for said county and state, personally appeared Brian R. Walkerley, who is the Asst Treasurer of Harich Tahoe Developments, a Nevada general partnership, 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.

[Signature]  
Notary Public Teri Hyde

 **TERI HYDE**  
Notary Public - State of Nevada  
Appointment Recorded in Washoe County  
MY APPOINTMENT EXPIRES MAR. 6, 1994

STATE OF NEVADA )  
                          ) SS  
COUNTY OF DOUGLAS )

On this 15th day of February, 1991, before me, a notary public, in and for said county and state, personally appeared R.W. Dunbar, President of Resorts Financial Services, a Nevada general partnership, personally known to me to be the person who executed the above instrument on behalf of Resorts Financial Services and acknowledged to me that he or she executed the same for the purposes therein stated.

[Signature]  
Notary Public Teri Hyde

WHEN RECORDED MAIL TO:  
Resorts Financial Services  
Post Office Box 4222  
Stateline, Nevada 89449

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

91 APR -9 P1:31

SUZANNE BEAUDREAU  
RECORDER  
\$5.00 PAID KD DEPUTY  
248101  
BOOK 491 PAGE 1041