

SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE

Harich Tahoe Developments and Security Capital Credit Corporation as the Owners and Holders of the Note secured by the Deed of Trust dated April 9, 1986 made by GEORGE A. RADER & SYLVIA H. RADER, Trustor to STEWART TITLE OF 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 486, at Page 2086, as Document No. 133813, 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 15th day of July, 1991.

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

HARICH TAHOE DEVELOPMENTS

[Signature]
(Beneficiary) Brian Walkerley

SECURITY CAPITAL CREDIT CORPORATION

[Signature]
(Beneficiary) AVP
Bruce A. Barto- Asst. Vice President

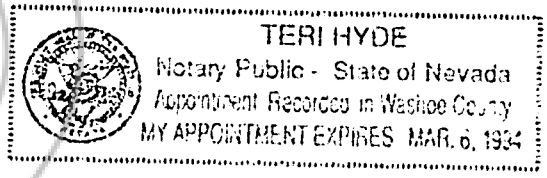
SEAL

SEAL

STATE OF NEVADA)
COUNTY OF DOUGLAS) SS

On this 11th day of June, 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.

[Signature]
Notary public



STATE OF Connecticut)
COUNTY OF Hartford) SS
[Signature]

On this 15th day of July, 1991, before me, a notary public, in and for said county and state, personally appeared [Signature], AVP of Security Capital Credit Corporation, and acknowledged to me that he executed the same for the purposes therein stated.

[Signature]
Notary public
My Commission Expires Mar. 31, 1994

SCROW OR LOAN NO. 3109845A

RECORDING REQUESTED BY:

STEWART TITLE OF DOUGLAS COUNTY

PERSON TO BE RECORDED MAIL TO:

Mr. & Mrs. Rader
8 Clipper Hill
Oakland, CA 94618

256004

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STATE OF Nevada } ss.
COUNTY OF Douglas

On July 24, 1991, before me, the undersigned, a Notary Public in and for said State, personally appeared Shep Curtis 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

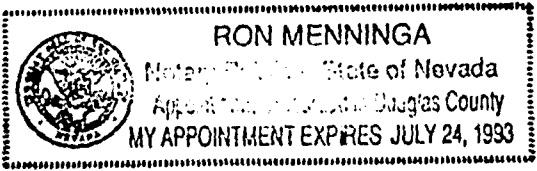
President and Asst. Secretary, on behalf of STEWART TITLE OF DOUGLAS COUNTY

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 *Ron Menninga*

(This area for official notarial seal)



COOPY

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

'91 JUL 25 P1:42

EUZANNE BUREAU
CLERK

\$8.00 PAID *OK* DEPUTY

256004

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(Corporation)