

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 August 23, 1983 made by GARY C. VAUGHN & SHERI I. VAUGHN, 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 284, at Page 2967, as Document No. 096248, 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 10th day of July, 1991.

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

HARICH TAHOE DEVELOPMENTS
Brian Walkerley
(Beneficiary) Brian Walkerley

SECURITY CAPITAL CREDIT CORPORATION
Bruce A. Barto
(Beneficiary) AVP
Bruce A. Barto- Asst. Vice President

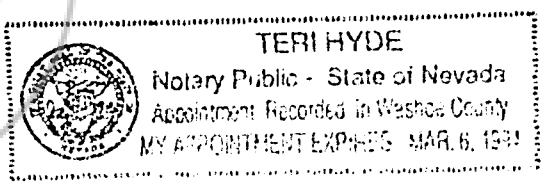
SEAL

STATE OF NEVADA)
) SS
COUNTY OF DOUGLAS)

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.

Teri Hyde
Notary public

STATE OF Connecticut)
) SS
COUNTY OF Hartford) C. L. Stambury



On this 15th day of July, 1991, before me, a notary public, in and for said county and state, personally appeared Bruce A. Barto, AVP personally known to me to be the person who executed the above instrument on behalf of Security Capital Credit Corporation, and acknowledged to me that he executed the same for the purposes therein stated.

Teri Hyde
Notary public
My Commission Expires Mar. 31, 1994

SEAL

SCROW OR LOAN NO. 3109430

RECORDING REQUESTED BY:
STEWART TITLE OF DOUGLAS COUNTY

WHEN RECORDED MAIL TO:

Mr. & Mrs. Vaughn
9850 Azurite
Yucaipa, CA 92339

STATE OF Nevada
COUNTY OF Douglas 199.

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

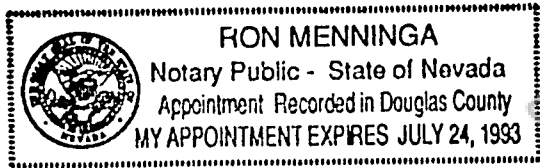
the corporation therein named, and acknowledged to me that such corporation executed the within instrument pursuant to its by-laws or a resolution of its board of directors.

WITNESS my hand and official seal.

Signature _____

Ron Menning

(This area for official notarial seal)



COOPER

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

91 JUL 25 P1:44

SUZANNE BLANCHARD
RECORDER

256006

\$8.00 PAID *OK* DEPUTY

BOOK 791 PAGE 4092

(Corporation)