When Recorded Mail To:

Wayne G. Beck, Vice President Citizens Savings Association 500 S. State St. PO Box 567 Clarks Summit, PA 18411-0567

SUBSTITUTION OF TRUSTEE

WHEREAS, George P Cruickshank and Barbara A Cruickshank husband and wife as joint tenants

was/were the original Trustor(s), Title Insurance and Trust Company, a California Corporation

was the original Trustee, and Tahoe Summit Village Time Share Developers, was a joint venture

the original Beneficiary under that certain Deed of Trust dated May 5,1984

and recorded on July 20, 1984, in Book 784, in Page 1785 of

Official Records of Douglas County, Nevada, as Document No. 103825; and

WHEREAS, the undersigned is the present Beneficiary under said Deed of

Trust; and

WHEREAS, the undersigned desires to subutitute a new Trustee under said

Deed of Trust in the place and stead of the original Trustee thereunder, in the

manner in said Deed of Trust provided,

NOW THEREFORE, WAYNE G. BECK, Vice President, Citizens Savings Association, whose address is 500 S. State St., Clarks Summit, PA 18411-0567 is hereby appointed and substituted as Trustee in said Deed of Trust, in the place and stead of Ittle Insurance and Trust Company, to execute, in place of said California corporation original Trustee, the trust created in said Deed of Trust; and said substituted Trustee is hereby vested with all the right, title, interest, authority, powers, duties, and trusts that the original Trustee named in said Deed of Trust had under and by virtue of said Deed of Trust.

Whenever the context hereof so requires, the masculine gender includes the feminine and/or neuter, and the singular number includes the plural.

DATED this 17th day of July, 1991.

TAHOE SUMMIT CORPORATION Beneficiary

STEVEN F. BAUG

Vice President

STATE OF ILLINOIS)

COUNTY OF McLean)

On the 25th day of July, 1991, personally appeared before me, a Notary Public, in and for said County and State, STEVEN F. BAUGH, known to me to be the Vice President of the corporation that executed the foregoing instrument and upon oath, did depose that he is the officer of the corporation as above designated; that he is acquainted with the seal of said corporation and that the seal affixed to said instrument is the corporate seal of said corporation; that the signatures to said instrument were made by officers of said corporation as indicated after said signatures; that the said corporation executed the said instrument freely and voluntarily and for the uses and purposes therein mentioned.

<u> Laur Devarel</u> Notary Public

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