

SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE

The undersigned, HARRIETT E. KAY, AN UNMARRIED WOMAN
 as the owner and holder of the Note secured by Deed of Trust dated DEC 22, 1987
 made by ROYAL ALOHA VACATION CLUB Trustor,
 to FIRST NEVADA TITLE COMPANY Trustee,
 for HARRIETT E. KAY, AN UNMARRIED WOMAN Beneficiary,
 Which Deed of Trust was recorded JAN 29, 1988, in Book 188; Document
 No. 171669, Official Records of DOUGLAS County, NEVADA
 Hereby substitutes STERLING ESCROW as Trustee
 in lieu of the Trustee therein.

STERLING ESCROW, hereby accepts said appointment
 as Trustee under the above Deed of Trust, and as successor Trustee, and pursuant to the
 request of said owner and holder and in accordance with the provisions of said Deed of
 Trust, does hereby RECONVEY WITHOUT WARRANTY, TO THE PERSONALS
 LEGALLY ENTITLED THERE'TO, ALL the estate now held by it under said Deed of
 Trust.

IN WITNESS WHEREOF the owner and holder above named, and STERLING ESCROW
STERLING ESCROW as successor Trustee, has caused this instrument to be
 executed, each in its respective interest.

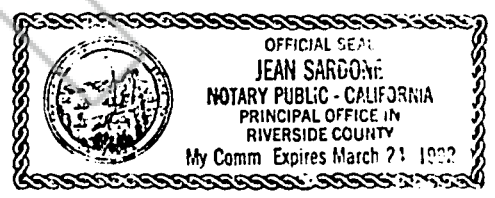
Dated: 4/25/91
(Owner)
 By: HARRIETT E. KAY
 HARRIETT E. KAY

STERLING ESCROW
(Successor Trustee)
 By: JEFF CRITCHER, VICE PRESIDENT

THIS DOCUMENT IS RECORDED AS AN ACCOMODATION ONLY
 and without liability for the consideration therefor, or as to the validity
 or sufficiency of said instrument, or for the effect of such recording
 on the title of the property involved.

State of CALIFORNIA)
 County of Riverside) ss.

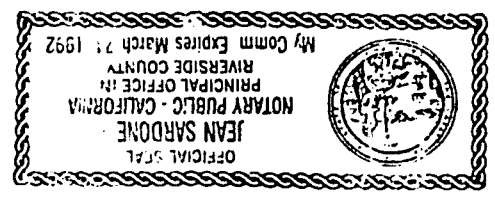
On April 25, 1991, before me, the
 undersigned, a Notary Public in and for said
 County and State, personally appeared
HARRIETT E. KAY



proved to me on the basis of satisfactory evidence
 to be the person whose name is subscribed to this
 instrument and acknowledged that she executed
 the same.

Jean Sardone
JEAN SARDONE
 (Name typed or printed)

(S E A L)

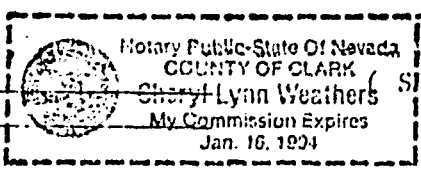


State of NEVADA)
 County of CLARK) ss.

On APRIL 30, 1991, before me, the
 undersigned, a Notary Public in and for said
 County and State, personally appeared
JEFF CRITCHER

proved to me on the basis of satisfactory evidence
 to be the person whose name is subscribed to this
 instrument and acknowledged that HE executed
 the same.

Cheryl Lynn Weathers
Cheryl Lynn Weathers
 (Name typed or printed)



(S E A L)

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

ESCROW NO. 71074 KM
 ORDER NO.

WHEN RECORDED MAIL TO:
STERLING ESCROW
6250 MT. VISTA #E
HENDERSON., NV. 89014

91 AUG -6 P12:38
 SUZANNE M. BUREAU
 RECORDER **257028**
 \$ 7.00 PAID KD DEPUTY
 BOOK **891** PAGE **620**