

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. 171668, 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 THERETO, ALL the estate now held by it under said Deed of
Trust.

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

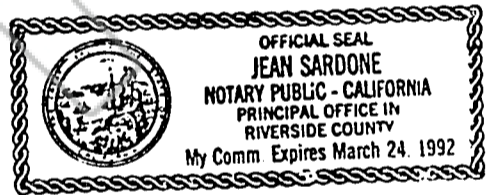
Dated: 4/25/91
(Owner)
By: HARRIETT E. KAY

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

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.



(S E A L)

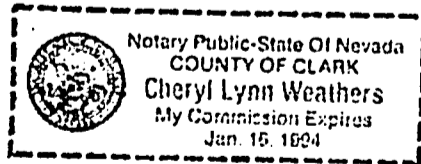
Jean Sardone
JEAN SARDONE
(Name typed or printed)

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 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.



(S E A L)

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

REQUESTED BY

FIRST NEVADA TITLE CO.
IN OFFICIAL RECORDS OF
COUNTY OF NEVADA

ESCROW NO. 71 073 KM
ORDER NO.

91 AUG -6 P12:39

WHEN RECORDED MAIL TO:

STERLING ESCROW

SUZANNE B. BURFAU
RECORDED 257030

6250 MT. VISTA #E

HENDERSON., NV 89014

\$ 7.00 PAID KD DEPUTY

BOOK 891 PAGE 623