

SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE

The undersigned, PAUL C. P. LAU AND EVELYN C. LAU, HUSBAND AND WIFE
as the owner and holder of the Note secured by Deed of Trust dated DECEMBER 22, 1987
made by ROYAL ALOHA VACATION CLUB Trustor,
to FIRST NEVADA TITLE COMPANY Trustee,
for PAUL C. P. LAU AND EVELYN C. LAU, HUSBAND AND WIFE Beneficiary,
Which Deed of Trust was recorded JAN 29, 1988, in Book 188; Document
No. 171653, 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: _____
By: Paul C. P. Lau, Evelyn C. Lau (Owner) By: Jeff Critcher (Successor Trustee)
PAUL C. P. LAU EVELYN C. LAU JEFF CRITCHER, VICE PRESIDENT

State of _____)
County of HAWAII) ss.

On June 14 1991, before me, the
undersigned, a Notary Public in and for said
County and State, personally appeared _____
PAUL C. P. LAU AND EVELYN C. LAU

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

Maria Schlemmer
MARIA SCHLEMMER
(Name typed or printed) expires 12/29/94
my commission expires

State of _____)
County of CLARK) ss.

On JULY 23 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.

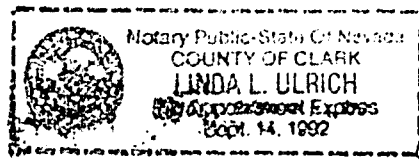
Linda L. Ulrich
LINDA L. ULRICH
(Name typed or printed)

ESCROW NO. 71055 KM
ORDER NO.

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

(S E A L) SEAL

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.



(S E A L)
REQUESTED BY
FIRST NEVADA TITLE CO.
IN OFFICIAL RECORDS OF
DOUGLAS COUNTY, NEVADA

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Suzanne B. Bureau
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BOOK 891 PAGE 634