

SUBSTITUTION OF TRUSTEE

WHEREAS, on January 25, 1985, Richard M. King and Kathryn Z. King executed that certain deed of trust dated January 25, 1985 to Douglas County Title Co., a corporation as trustee ("Initial Trustee") for the benefit of Harich Tahoe Developments, a Nevada general partnership, beneficiary, encumbering real property situated in Douglas County, Nevada, which deed of trust was recorded in the Official Records of said County on February 27, 1985 in Book 285 at Page 1830 as Document Number 114012 (the "Deed of Trust"); and

WHEREAS, Harich Tahoe Developments, as beneficiary of the Deed of Trust and holder of the promissory note which the Deed of Trust secures, desires to substitute Resorts Financial Services, a Nevada general partnership, as the named trustee therein to succeed and replace the aforementioned trustee.

NOW, THEREFORE, NOTICE IS HEREBY GIVEN that, effective the date hereof, Harich Tahoe Developments does hereby substitute and replace the Initial Trustee as trustee under the Deed of Trust with Resorts Financial Services, a Nevada general partnership, having an office at Lake Village Professional Building, Suite 11, 295 Highway 50, Stateline, Nevada, and a mailing address of Post Office Box 4222, Stateline, Nevada 89449, and Resorts Financial Services shall succeed to all the rights, powers, authorities, duties and obligations granted to the Initial Trustee in said Deed of Trust and by law.

IN WITNESS WHEREOF, this Substitution of Trustee is executed this 8th day of November, 1991.

Harich Tahoe Developments,
a Nevada general partnership

By Lakewood Development, Inc.
a Nevada Corporation, Managing
General Partnership

By: [Signature]
Brian R. Walkerley
Assistant Treasurer

By the execution hereof, Resorts Financial Services hereby accepts the appointment and designation as successor trustee under the foregoing Deed of Trust.

Resorts Financial Services,
a Nevada general partnership

By Resorts Financial Services, Inc.
a Nevada Corporation,
Managing General Partnership

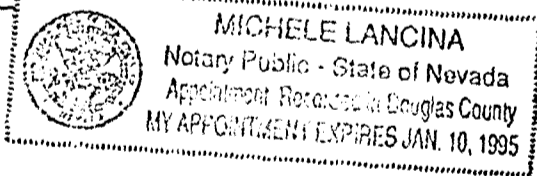
By: [Signature]
R. W. Dunbar, President



STATE OF NEVADA)
) SS
COUNTY OF DOUGLAS)

On this 8th day of November, 1991, before me, a notary public, in and for said county and state, personally appeared Brian R. Walkerley, who is the Asst Treasurer of Lakewood Development, Inc., a Nevada Corporation, 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.

[Signature]
Notary Public



STATE OF NEVADA)
) SS
COUNTY OF DOUGLAS)

On this 8th day of November, 1991, before me, a notary public, in and for said county and state, personally appeared R.W. Dunbar, President of Resorts Financial Services, Inc., a Nevada Corporation, personally known to me to be the person who executed the above instrument on behalf of Resorts Financial Services and acknowledged to me that he or she executed the same for the purposes therein stated.

[Signature]
Notary Public

WHEN RECORDED MAIL TO:
Resorts Financial Services
Post Office Box 4222
Stateline, Nevada 89449

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

'91 DEC -5 P2:20

SUZANNE BEAUBREAU
RECORDER 266437
\$5.00 PAID KA DEPUTY
BOOK 1291 PAGE 698