

SUBSTITUTION OF TRUSTEE

WHEREAS, on October 22, 19 89, John S. Bier and Diane D. Bier,
husband and wife executed that certain deed of trust dated
October 22, 1989 to Stewart Title of Douglas County, a Nevada 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 November 1, 1989 In Book 1189 at Page 119 as
Document Number 213908 (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 _____ day of _____,
199__.

Harich Tahoe Developments,
a Nevada general partnership

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

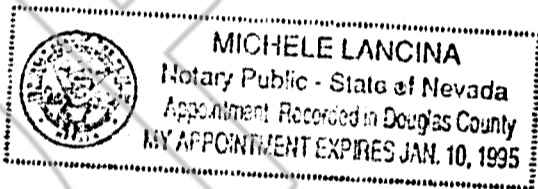
By: [Signature]
Brian R. Walkerley
Assistant Treasurer

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]
Jan S. Martin, Vice President



STATE OF NEVADA)
) ss

COUNTY OF DOUGLAS)
On this 24th day of June, 1992, before me, a notary public, in and for said county and state,
personally appeared Brian R. Walkerley, who is the Assistant 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 24th day of June, 1992, before me,
a notary public, in and for said county and state, personally appeared Jan S. Martin, Vice
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 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

'92 JUN 30 A9:35

SUZANNE BEAUBEAU
RECORDER 282254
\$5.00 PAID K2 DEPUTY

BOOK 692 PAGE 5543