SUBSTITUTION OF TRUSTEE

WHEREAS, on February 13, 1989, Gary P. Lindsey and Natelie S. Lindsey, husband and wife as joint tenants with right of survivorship executed that certain deed of trust dated February 13, 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 February 23, 1989 in Book 289 at Page 2512 as Document Number 196783 (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 11th day of February, 1993.

Harich Tahoe Developments, a Nevada general partnership

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

Bv Brian B Walkerley Assistant Treesures

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

Asy S. Martin Martin, Vice President ∕Jan S.

STATE OF NEVADA

COUNTY OF DOUGLAS

On this 11th day of February, 1993, 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.

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STATE OF NEVADA

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COUNTY OF DOUGLAS

On this 11th day of February, 1993, 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 he or she executed the same for the purposes therein stated.

OFFICIAL SEAL LORI ANN BUDETTI NOTARY PUBLIC - NEVADA DOUGLAS COUNTY

OFFICIAL SEAL LORI ANN BUDETTI NOTARY PUBLIC - NEVADA DOUGLAS COUNTY

vent expires Dec. 30, 1996.

ent expires Dec. 30, 1996

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

93 FEB 22 A9:31

SUZANNE BEAUDREAU - SO RECORDER

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