SUBSTITUTION OF TRUSTEE

WHEREAS, on December 28, 1986, Walter H. Laird, an unmarried man executed that certain deed of trust deted December 26, 1986 to Dougles County Title Company, a corporation as trustee ("Initial Trustee") for the benefit of SAIDA of Nevade, Inc., beneficiary, encumbering real property situated in Dougles County, Nevade, which deed of trust was recorded in the Official Records of said County on January 8, 1987 in Book 187 at Page 642 as Document Number 148128 (the "Deed of Truet*): and

WHEREAS, Ridge View Joint Venture, a Nevada joint venture, as successor beneficiary under 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, Ridge View Joint Venture 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 June, 1993.

Ridge View Joint Venture a Nevada joint vegtur

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

TATE OF NEVADA

COUNTY OF DOUGLAS

On this 8th day of June, 1993, before me a notary public, in and for said county and state, personally appeared Brian R. Walkerley, who is the Agent of Ridge View Joint Venture, a Nevada joint venture, personally known to me to be the person who executed the above instrument on behalf of the said joint venture, and acknowledged to me that he executed the same for the purposes therein stated.

STATE OF NEVADA

SS

COUNTY OF DOUGLAS

On this 8th day of June, 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 she executed the same for the purposes therein stated. OFFICIAL BEAL

WHEN RECORDED MAIL TO:

Resorts Financial Services Post Office Box 4222 Stateline, Nevada 89449

STEWART TITLE OF DOUGLAS COUNTY

LORI ANN BUDETTI NOTARY PUBLIC - NEVADA DOUGLAS COUNTY

ent expires Dec. 30, 1986

M OFFICIAL RECORDS OF DOUGLAS CO., NEVADA

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OF

PICIAL BEAL LORI ANN BUDETTI NOTARY PUBLIC - NEVADA DOUGLAS COUNTY aintment empires Dac. 30, 1986

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SUZANNE BEAUDREAU
RECORDER PAIL K 2 DEPUTY