

SUBSTITUTION OF TRUSTEE

WHEREAS, on December 18, 1985, Thomas L. Skjopen, a single man executed that certain deed of trust dated December 18, 1985 to Douglas County Title Company, a corporation as trustee ("Initial Trustee") for the benefit of SAIDA of Nevada, Inc., beneficiary, encumbering real property situated in Douglas County, Nevada, which deed of trust was recorded in the Official Records of said County on December 30, 1985 in Book 1285 at Page 2452 as Document Number 128807 (the "Deed of Trust"); 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 21st day of March, 1994.

Ridge View Joint Venture,
a Nevada joint venture

By: *Brian R. Walkerley*
Brian R. Walkerley, Agent

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

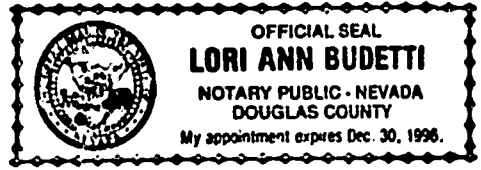
By: *Jan S. Martin*
Jan S. Martin, Vice President

STATE OF NEVADA)
) SS
COUNTY OF DOUGLAS)

On this 21st day of March, 1994, 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.

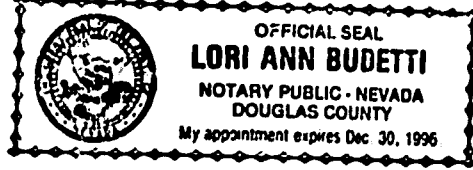
Lori Ann Budetti
Notary Public

STATE OF NEVADA)
) SS
COUNTY OF DOUGLAS)



On this 21st day of March, 1994, 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.

Lori Ann Budetti
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

94 MAR 28 A9:45

SUZANNE BEAUDREAU
RECORDER
\$ 2.00 PAID KZ DEPUTY

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