SUBSTITUTION OF TRUSTEE

WHEREAS, on February 20, 1989, Owen Mize and Stella Mize, Husband And Wife As Joint Tenants As To An Undivided 1/2 interest, and J. C. Mize and Dolores L. Mize, Husband And Wife As Joint Tenants As To An Undivided 1/2 interest. executed that certain deed of trust dated February 20, 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 March 2, 1989 in Book 389 at Page 292 as Document Number 197436 (the "Deed of Trust"); and

WHEREAS, Harich Tahoe Developments, as 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, 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 3rd day of February, 1995.

.Harich Tahoe Developments,

a Nevada general partnership

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

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 Partner

Jan S. Maltin, Vice President

STATE OF NEVADA

COUNTY OF DOUGLAS

COUNTY OF DOUGLAS

SS

On this 3rd day of February, 1995, 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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Notary Public

STATE OF NEVADA

SS

On this 3rd day of February, 1995, 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.

WHEN RECORDED MAIL TO

Resorts Financial Services Post Office Box 4222 Stateline, Nevada 89449



LORRAINE MAE OGDEN Notary Public - State of Nevada Appointment Recorded in Douglas County MY APPOINTMENT EXPIRES AUG. 25, 1998

LORRAINE MAE OGDEN

Notary Public - State of Nevada Appointment Recorded in Douglas County

MY APPOINTMENT EXPIRES AUG. 25, 1998

IN OFFICIAL RECORDS OF DOUGLAS CO. NEVADA

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