

SUBSTITUTION OF TRUSTEE

WHEREAS, on August 15, 1993, Mark W. Harrell and Joey Harrell, husband and wife as joint tenants with right of survivorship executed that certain deed of trust dated August 15, 1993 to Stewart Title of Douglas County, A Nevada Corporation as trustee ("Initial Trustee") for the benefit of Ridge View Joint Venture, a Nevada joint venture, beneficiary, encumbering real property situated in Douglas County, Nevada, which deed of trust was recorded in the Official Records of said County on August 31, 1993 in Book 893 at Page 6288 as Document Number 316441 (the "Deed of Trust"); and

WHEREAS, Ridge View Joint Venture, a Nevada joint venture, 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, 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 1702 County Road, Suite A, Minden, 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 November, 1996.

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

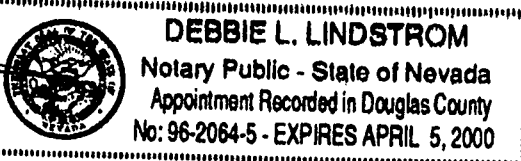
by Resorts Financial Services, Inc.
a Nevada Corporation,
Managing General Partnership

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

STATE OF NEVADA)
) SS
COUNTY OF DOUGLAS)

On this 11th day of November, 1996, 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.

Debbie L. Lindstrom
Notary Public

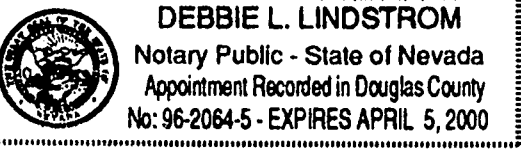


STATE OF NEVADA)
) SS
COUNTY OF DOUGLAS)

On this 11th day of November, 1996, 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.

Debbie L. Lindstrom
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

'96 NOV 15 10:05

LINDA SLATER
RECORDER
\$ 2.00 PAID K DEPUTY

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