SUBSTITUTION OF TRUSTEE

WHEREAS, on March 5, 1991, Albert Heredia, Jr., married man as his sole and separate property executed that certain deed of trust dated March 5, 1991 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 29, 1991 in Book 391 at Page 3987 as Document Number 247588 (the "Deed of Trust"); and

WHEREAS, Harich Tahoc 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 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 25th day of November, 1996.
Harich Tahoe Developments, a Nevada general partnership
by Lakewood Development Inc. a Nevada Corporation, Managing General Partner
By:
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
By: Day S. Martin, Vice President
STATE OF NEVADA) SS COUNTY OF DOUGLAS)
On this 25th day of November, 1996, 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.
DEBBIE L. LINDSTROM Notary Public - State of Nevada Appointment Recorded in Douglas Count No: 96-2084-5 - EXPIRES APRIL 5, 200
STATE OF NEVADA)
COUNTY OF DOUGLAS)
On this 25th 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.

WHEN RECORDED MAIL TO:

Resorts Financial Services Post Office Box 4222 Stateline, Nevada 89449

DEBBIE L. LINDSTROM Notary Public - State of Nevada Appointment Recorded in Douglas County No: 96-2064-5 - EXPIRES APRIL 5, 2000

Stewart Title of Douglas County
IN OFFICIAL RECORDS OF
DOUGLAS CO.. NEVADA

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