

SUBSTITUTION OF TRUSTEE

WHEREAS, on July 25, 1992, Stephen S. Brown and Regina C. Brown, husband and wife as joint tenants with right of survivorship executed that certain deed of trust dated July 25, 1992 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 August 7, 1992 in Book 892 at Page 847 as Document Number 285330 (the "Deed of Trust"); and

WHEREAS, Harich Tahoe Developments, as beneficiary of the Deed of Trust and holder of the promissory note which the Deed of Trust secures, substituted Resorts Financial Services, a Nevada general partnership as the named trustee to succeed and replace the aforementioned trustee, desires to substitute Stewart Title of Douglas County, a Nevada corporation as the named trustee therein to succeed and replace Resorts Financial Services.

NOW, THEREFORE, NOTICE IS HEREBY GIVEN that, effective the date hereof, Harich Tahoe Developments does hereby substitute and replace as trustee Stewart Title of Douglas County, a Nevada Corporation, having an address of 1702 County Road, Suite B, Minden, Nevada, and Stewart Title of Douglas County 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 15th day of April, 1997.

Harich Tahoe Developments,  
a Nevada general partnership


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

By: Brian R. Walkerley  
Assistant Treasurer

STATE OF NEVADA            )  
  )        SS  
COUNTY OF DOUGLAS    )

On this 15th day of April, 1997, 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, managing general partner of Harich Tahoe Developments, a Nevada general partnership, 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

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

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

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LINDA SLATER  
RECORDER  
\$ 7.00 PAID K2 DEPUTY