REQUESTED BY

Stewart Title of Douglas County

IN OFFICIAL RECORDS OF DOUGLAS CO., NEVADA

2004 APR 22 AM 10: 16

WERNER CHRISTEN
RECORDER

MON BO DEPUTY

A PORTION OF APN: 1319-30-644-012

INTERVAL NO . 37-049-50-82

RECORDING REQUESTED BY: STEWART TITLE COMPANY

SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE

Finova Capital Corporation, a Delaware corporation, are the Owners and Holders of the Note secured by the Deed-of Trust, dated Oct. 18, 1997, made by Matthew W. McAvoy, a single man, Trustors to STEWART TITLE OF DOUGLAS COUNTY, a Nevada corporation, Trustee, for the benefit of HARICH TAHOE DEVELOPMENTS,, a Nevada general partnership, Beneficiary which Deed of Trust was recorded in the office of the County Recorder of Douglas County, Nevada in Book 1197 Page 2646, Document No. 426276, hereby substitutes Finova Capital Corporation, a Delaware corporation, as Trustee in lieu of the above named Trustee under said Deed of Trust.

Finova Capital Corporation, a Delaware corporation hereby accepts said appointment as Trustee under said Deed of Trust and, as successor Trustee, pursuant to the request of said Owner and Holder and in accordance with the provisions of Deed of Trust does hereby re-convey without warranty to the person or persons legally entitled thereto, all estate now held by it under said Deed of Trust.

IN WITNESS WHEREOF, Finova Capital Corporation, a Delaware corporation, have caused these presents to be executed by them this day, of 2004.

Finova Capital Corporation, a Delaware corporation

By: Roger Schroeder, its authorized agent

STATE OF ARIZONA

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COUNTY OF MARICOPA)

On APR 1 9 2004 , before me, the undersigned, Notary Public, in and for said State and County, personally appeared Roger Schroeder, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person whose name is subscribed to the within instrument and acknowledged to me that he executed the same in his authorized capacity, and that by his signature on the instrument, the person, or the entity upon behalf of which the person acted. WITNESS my official hand and seal.

Signature

Notary Public

___ (Seal)



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WHEN RECORDED, MAIL TO: Sierra Tahoe Partners P.O. Box 16800 SO. LAKE TAHOE, CA 96151-6800