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RECORDING REQUESTED BY:

Ronald Guest
215 Arroyo Avenue
San Leandro, CA 94577

WHEN RECORDED MAIL TO:

American Residential Mortgage Corporation
9330 Sky Park Court
San Diego, CA 92123
Attn: Payoff Department

Loan Number: 801-710138
Payoff Date: 12/91

SUBSTITUTION OF TRUSTEE

Federal Home Loan Mortgage Corporation, present beneficiary, owner and holder of the Promissory Note secured by the hereinafter mentioned Deed of Trust, does hereby substitute ARM Financial Corporation, as trustee, in the place and stead of Silver State Title Company, present trustee, under that certain Deed of Trust executed by Ronald G. Guest and Roberta A. Guest, husband and wife, as trustor(s), to Silver State Title Company, as trustee, for Sierra Savings and Loan Association, as beneficiary, dated March 23, 1983, and recorded March 25, 1983, as Document No. 077988, Book 383, Page 2877, Official Records in the office of the Recorder of Douglas County, Nevada.

Dated: February 28, 1992

IMPERIAL FEDERAL SAVINGS ASSOCIATION, under the Receivership of the Resolution Trust Corporation, as Successor in Interest to Imperial Savings Association, a California Corporation, as Attorney in Fact for Federal Home Loan Mortgage Corporation

By: Lynda A. Gottfried
Lynda A. Gottfried
Attorney in Fact

STATE OF CALIFORNIA)
) ss.
COUNTY OF SAN DIEGO)

On February 28, 1992, before me the undersigned a Notary Public in and for said County and State, personally appeared Lynda A. Gottfried, proved to me on the basis of satisfactory evidence to be the Attorney in Fact, on behalf of Imperial Federal Savings Association, the corporation that executed the within instrument, on behalf of the corporation therein named.

Given under my hand and seal this 28th day of February, 1992

My commission expires:

12-28-93

K. M. Bruins
(Notary signature line)

ck

REQUESTED BY
Ronald Guest
IN OFFICIAL RECORDS OF
DOUGLAS CO. NEVADA

'92 MAR -9 A10:22

SUZANNE BLAIR-BEAU
RECORDER
$5.00 PAID Ka DEPUTY

272726

BOOK 392 PAGE 918

OFFICIAL SEAL
K. M. BRUINS
NOTARY PUBLIC - CALIFORNIA
PRINCIPAL OFFICE IN
SAN DIEGO COUNTY
My Commission Expires December 28, 1993