

**RECORDING REQUESTED BY:**

First Nevada Title Company  
P.O. Box 3745  
Stateline, NV 89449

✓ **WHEN RECORDED MAIL TO:**

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

Loan Number: 801-710666  
Payoff Date: 1/92

**SUBSTITUTION OF TRUSTEE**

Federal National Mortgage Association, 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 Douglas County Title Company, Inc., present trustee, under that certain Deed of Trust executed by James F. Richards and Tarole B. Richards, husband and wife, and David R. Hafermann, an unmarried man, as trustor(s), to Douglas County Title Company, Inc., as trustee, for Sierra Savings and Loan Association, as beneficiary, dated November 7, 1986, and recorded November 20, 1986, as Document No. 145433, Book 1186, Page 2104, Official Records in the office of the Recorder of Douglas County, Nevada.

Dated: February 19, 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 National Mortgage  
Association

By:

*Lynda A. Gottfried*  
Lynda A. Gottfried  
Attorney in Fact

STATE OF CALIFORNIA )

) ss.

COUNTY OF SAN DIEGO )

On February 19, 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.

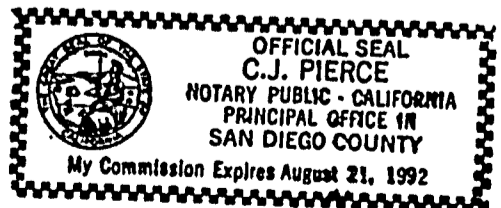
Given under my hand and seal this 19 day of February, 1992.

My commission expires:

*C. J. Pierce*  
\_\_\_\_\_  
(Notary signature line)

ck

REQUESTED BY  
*American Residential*  
IN OFFICIAL RECORDS OF  
DOUGLAS COUNTY, NEVADA



'92 MAR 30 AM 11:12

SUZANNE H. AUBREAU  
RECORDS DEPARTMENT  
274369  
\$5.00 PAID *ke* DEPUTY  
BOOK 392 PAGE 4927