... RECORDING REQUESTED BY:

Stewart Title P.O. Box 1029 Minden, NV 89423

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WHEN RECORDED MAIL TO:

American Residential Mortgage Corp. 11119 N. Torrey Pines Road La Jolla, CA 92037-1009 Attn: Payoff Department

Loan Number: 801-707399 Payoff Date: 10/92

SUBSTITUTION OF TRUSTEE

American Residential 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 Douglas County Title Company, present trustee, under that certain Deed of Trust executed by Richard B. Lammay and Suzanne C. Lammay, husband and wife as joint tenants, as trustor(s), to Douglas County Title Company, as trustee, for Sierra Savings and Loan Association, as beneficiary, dated October 13, 1986, and recorded October 17, 1986, as Document No. 143188, in Book 1086, at Page 2247, of Official Records of Douglas County.

Dated: November 16, 1992

AMERICAN RESIDENTIAL MORTGAGE

CORPORATION

By:

Lynda A. Gottfried

Assistant Vice President

STATE OF CALIFORNIA SS.

COUNTY OF SAN DIEGO

On November 16, 1992, before me, K. Driggs, personally appeared Lynda A. Gottfried, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal.

Signature

K. Driggs, Notary Public

(Seal)

OFFICIAL SEAL K. DRIGGS NOTARY PUBLIC-CALIFORNIA PRINCIPAL OFFICE IN SAN DIEGO COUNTY

My Commission Expires October 17, 1994

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REQUESTED BY 4 merican Kos IN OFFICIAL RECORDS OF DOUGLAS CO., NEVADA

'92 DEC 22 A11:15

SUZANNE BLAUDREAU RECORDER

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PAID DEPUTY BOOK 1292 FAGE 3773