

DONALD HAGERTY
689 BROWN'S VALLEY RD.
WATSONVILLE, CA 95076

File No. 119120-4
Loan No. 353-248959

SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE

The undersigned, American Residential Mortgage Corporation, as the owner(s) and holder(s) of the Note secured by a Deed of Trust dated July 12, 1983, made by Donald William Hagerty and Linda Diane Hagerty, husband and wife as joint tenants, to Ferry Financial, Inc., a California corporation, for California Home Capital, Inc., a California corporation, Beneficiary, which Deed of Trust was recorded July 19, 1983, as Entry No. 084319, in Book 783, at Page 1407, in the Official Records of Douglas County, Nevada.

Hereby substitutes ARM Financial Corporation as Trustee in lieu of the Trustee therein.

ARM Financial Corporation hereby accepts said appointment as Trustee under the above Deed of Trust, and as Successor Trustee, and pursuant to the request of said owner and holder and in accordance with the provisions of said Deed of Trust, does hereby RECONVEY WITHOUT WARRANTY, TO THE PERSON OR PERSONS LEGALLY ENTITLED THERETO, all the estate now held by it under said Deed of Trust.

In Witness whereof, the owner and holder above named, and ARM Financial Corporation, as Successor Trustee, have caused this instrument to be executed, each in its respective interest.

AMERICAN RESIDENTIAL MORTGAGE CORPORATION

**ARM FINANCIAL CORPORATION,
as Trustee**

By: *Donna J. Taylor*
Donna J. Taylor
Second Vice President

By: *Estrelita Chamberlain*
Estrelita Chamberlain
Assistant Vice President

State of California)
County of San Diego) ss.

State of California)
County of San Diego) ss.

On March 4, 1994, personally appeared before me, Donna J. Taylor, 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.

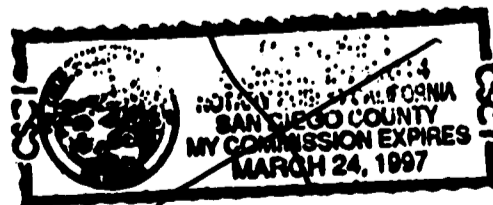
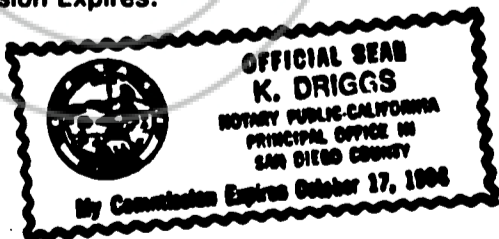
On March 4, 1994, personally appeared before me, Estrelita Chamberlain, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their 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.

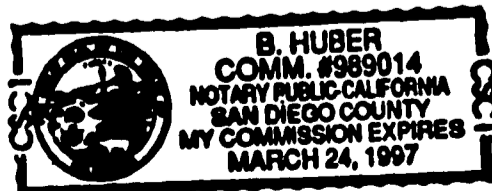
Witness my hand and official seal.

K. Driggs
K. Driggs, Notary Public
Residing at: San Diego
My Commission Expires:

B. Huber
B. Huber, Notary Public
Residing at: San Diego
My Commission Expires:



REQUESTED BY
PACIFIC TITLE, INC.
IN OFFICIAL RECORDS OF
DOUGLAS COUNTY, NEVADA



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