RECORDING REQUESTED BY

AND WHEN RECORDED MAIL TO

ARM FINANCIAL CORPORATION P.O. BOX 85309 SAN DIEGO, CA 92186-5309

APN 13-255-06

Space above this line for recorder's use only

Trustee Sale No. 99-04275

Loan No. 7001582522

Title Order No. 000 500 163

SUBSTITUTION OF TRUSTEE

WHEREAS, LUCIA C. ORNANO, AN UNMARRIED WOMAN, was the original Trustor, STEWART TITLE OF DOUGLAS COUNTY, was the original Trustee, and NATIONSCREDIT FINANCIAL SERVICES CORPORATION, was the original Beneficiary under that certain Deed of Trust dated 03/16/1998, Recorded on 03/18/1998, Instrument 0435252, Book 0398, Page 4170 of official records in the office of the Recorder of DOUGLAS County, Nevada, and

WHEREAS, NATIONSCREDIT FINANCIAL SERVICES CORPORATION, the undersigned, is the present Beneficiary under said Deed of Trust, and,

WHEREAS, the undersigned desires to substitute a new Trustee under said Deed of Trust in the place of and stead of said original Trustee thereunder.

Now, THEREFORE, the undersigned Beneficiary hereby substitutes **ARM FINANCIAL CORPORATION**, P.O. BOX 85309, SAN DIEGO, CA 92186-5309, as Trustee of Said Deed of Trust.

Whenever the context hereof so requires, the masculine gender includes the feminine and/or neuter, and the singular number indicates the plural.

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| T.S. #: LOAN #: TITLE ORDER #: |
|---|
| DATE: 1-5-2cco |
| NATIONSCREDIT FINANCIAL SERVICES CORPORATION |
| JON N. DICKERSON, SENIOR VICE PRESIDENT |
| STATE OF FLORIDA |
| On 5-2000 before me, MILLAU C. PERICK, a Notary Public in and for |
| said county, personally appeared <u>JON N. DICKERSON, SENIOR VICE PRESIDENT</u> , 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/the executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) or |
| 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. |
| Notary Public in and for said County and State |
| WILLIAM L PERLICK NOTARY PUBLIC STATE OF FLORIDA COMMISSION NO. CC792180 MY COMMISSION EXP. DEC. 12,2002 |

REQUESTED BY
STEWART TITLE of DOUGLAS COUNTY

IN OFFICIAL RECORDS OF DOUGLAS CO., NEVADA

2000 JAN 10 AM 10: 37

LINDA SLATER
RECORDER

SEPAID KODEPUTY

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