T.S. #: 01-04512 LOAN #: 2722102381 TITLE ORDER #:

RECORDING REQUESTED BY

AND WHEN RECORDED MAIL TO

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

1001-54186 T32

Space above this line for recorder's use only

Trustee Sale No. 01-04513

Loan No. 2722281513

Title Order No.

SUBSTITUTION OF TRUSTEE

WHEREAS, JOSEFINA BATTAD VILLAFUERTE, A SINGLE WOMAN AND CARMELITA D. BLEDSOE, AN UNMARRIED WOMAN TOGETHER AS JOINT TENANTS WITH RIGHT OF SURVIVORSHIP, was the original Trustor, STEWART TITLE OF DOUGLAS COUNTY, A NEVADA CORPORATION, was the original Trustee, and HARICH TAHOE DEVELOPMENTS, A NEVADA GENERAL PARTNERSHIP, was the original Beneficiary under that certain Deed of Trust dated 08/26/1998, Recorded on 09/10/1996, Instrument 396043, Book 0996, Page 1024 of official records in the office of the Recorder of DOUGLAS County, Nevada, and

WHEREAS, , 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.

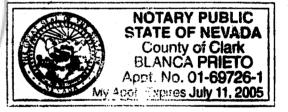
Whenever the context hereof so requires, the masculine gender includes the feminine and/or neuter, and the singular number indicates the plural.

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T.S. #: 01-04513 LOAN #: 2722281513 TITLE ORDER #:

	DATE: 10/04/01
Ha	nch Tahve Developments
	authorized agent
	JAN MARTIN
00	authorized agent
•	STATE OF <u>Nevada</u>
	COUNTY OF Clark
	On 10/04/01 before me, Blanca Prieto, a Notary Public in and for
	said county, personally appeared <u>Town May trib</u> , personally known to me (or proved to me or
	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 upor behalf of which the person(s) acted, executed the instrument.
	benear or which the percentage detail, exception the moduliners.
	WITNESS my hand and official seal.

Notary Public in and for said County and State



PIRST AMERICAN TITLE CO.

IN OFFICIAL RECORDS OF DOUGLAS CO., NEVADA

2001 OCT 11 AM 11: 21

LINDA SLATER RECORDER

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