

RECORDING REQUESTED BY

AND WHEN RECORDED MAIL TO

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

2001-54489 T92

Space above this line for recorder's use only

Trustee Sale No. 01-04615    Loan No. 2728033421    Title Order No.

### SUBSTITUTION OF TRUSTEE

WHEREAS, DANNY MORGAN, AN UNMARRIED MAN AND ROBYN N. MILLER, A SINGLE 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 07/12/1998, Recorded on 08/07/1998, Instrument 0446586, Book 0898, Page 1148 of official records in the office of the Recorder of DOUGLAS County, California, 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.

0525248

BK 1001 PG 4881

T.S. #: 01-04615  
LOAN #: 2728033421  
TITLE ORDER #:

DATE: 10/4/01

Harich Tahoe Developments

*Jan Martin*  
JAN MARTIN

as authorized agent

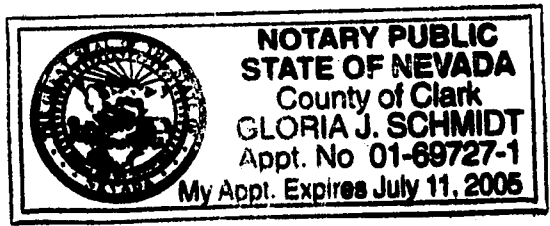
STATE OF NEVADA

COUNTY OF CLARK

On 10/4/01 before me, GLORIA J. SCHMIDT, a Notary Public in and for said county, personally appeared JAN MARTIN, 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.

*Gloria J. Schmidt*  
Notary Public in and for said County and State



REQUESTED BY  
FIRST AMERICAN TITLE CO.

IN OFFICIAL RECORDS OF  
DOUGLAS CO., NEVADA

2001 OCT 16 AM 11:43

LINDA SLATER  
RECORDER

\$15<sup>00</sup> PAID *KJ* DEPUTY

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BK 1001 PG 4882