

T.S. #: 01-04521
LOAN #: 2728047043
TITLE ORDER #:

RECORDING REQUESTED BY

AND WHEN RECORDED MAIL TO

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

2001-54485 TSZ

Space above this line for recorder's use only

Trustee Sale No. 01-04557 Loan No. 2710073283 Title Order No.

SUBSTITUTION OF TRUSTEE

WHEREAS, ERIK JOHNSON, A SINGLE MAN, 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 04/18/1998, Recorded on 05/18/1998, Instrument 0439815, Book 0598, Page 3254 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.

0525252

BK 1001 PG 4893

T.S. #: 01-04557
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DATE: 10/4/01

Harish Tahoe Developments

JAN MARTIN
JAN MARTIN

as authorized agent

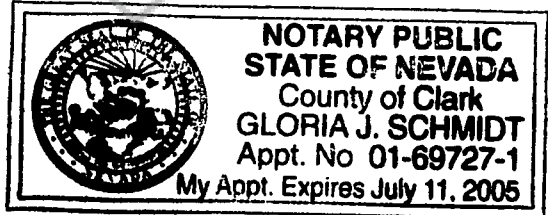
STATE OF NEVADA

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 11:47

LINDA SLATER
RECORDER

\$15.00 PAID KJ DEPUTY

0525252
BK 1001 PG 4894