

T.S. #: 01-04796  
LOAN #: 2728032441  
TITLE ORDER #:

RECORDING REQUESTED BY

AND WHEN RECORDED MAIL TO

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

2001-55158 792

Space above this line for recorder's use only

Trustee Sale No. 01-04845      Loan No. 2710003271      Title Order No.

### SUBSTITUTION OF TRUSTEE

WHEREAS, FRANCELIE RAMA AND MADELINE RAMA, HUSBAND AND WIFE AS JOINT TENANTS WITH RIGHT OF SURVIVORSHIP, was the original Trustor, STEWART TITLE OF DOUGLAS COUNTY, A NEVADA CORPORATION, was the original Trustee, and RIDGE POINTE LIMITED PARTNERSHIP, A NEVADA LIMITED PARTNERSHIP, dba SUNTERRA RESORTS, was the original Beneficiary under that certain Deed of Trust dated 12/30/1999, Recorded on 04/14/2000, Instrument 0489902, Book 0400, Page 2455 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.

0526156  
BK1001PG8197

T.S. #: 01-04845  
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DATE: 10/4/01

Ridge Pointe Limited Partnership

JAN MARTIN  
As agent JAN MARTIN

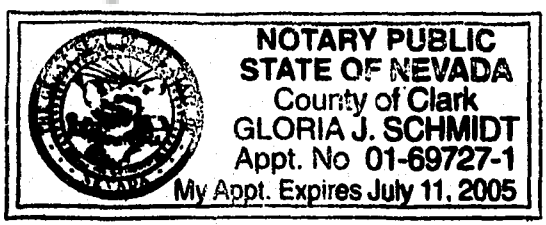
STATE OF NEVADA

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 24 AM 11:28

LINDA SLATER  
RECORDER

\$15<sup>00</sup> PAID KD DEPUTY

0526156  
BK 1001 PG 8198