

T.S. #: 01-04845
LOAN #: 2710003271
TITLE ORDER #:

RECORDING REQUESTED BY

AND WHEN RECORDED MAIL TO

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

2001-55159 T32

Space above this line for recorder's use only

Trustee Sale No. 01-04846 Loan No. 2730920510 Title Order No.

SUBSTITUTION OF TRUSTEE

WHEREAS, ROBERT F. WILLIAMS JR. AND LORI-ANNE WILLIAMS, 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 HARICH TAHOE DEVELOPMENTS, A NEVADA GENERAL PARTNERSHIP dba SUNTERRA RESORTS, was the original Beneficiary under that certain Deed of Trust dated 05/30/1999, Recorded on 03/03/2000, Instrument 0487327, Book 0300, Page 0515 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.

0526158
BK1001P68202

T.S. #: 01-04846
LOAN #: 2730920510
TITLE ORDER #:

DATE: 10/4/01

Harich Tahoe Developments

~~As agent~~
as agent JAN MARTIN

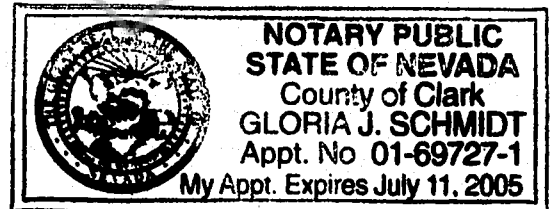
STATE OF NEVADA

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 11:30

LINDA SLATER
RECORDER

\$ 15.00 PAID KY DEPUTY

0526158
BK 1001 PG 8203