RECORDING REQUESTED BY

AND WHEN RECORDED MAIL TO

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

Trustee Sale No. 01-04921

Loan No. 2722265311

Space above this line for recorder's use only

Title Order No. 208/- 559/6-767

SUBSTITUTION OF TRUSTEE

WHEREAS, DONALD VERN FAIRMAN AND LINDA JOYCE FAIRMAN, 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, was the original Beneficiary under that certain Deed of Trust dated 11/09/1995, Recorded on 11/20/1995, Instrument 375207, Book 1195, Page 3251 of official records in the office of the Recorder of DOUGLAS County, Nevada, and

WHEREAS, THE TAHOE RIDGE, 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.

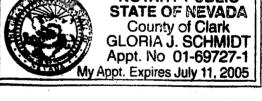
Whenever the context hereof so requires, the masculine gender includes the feminine and/or neuter, and the singular number indicates the plural.

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T.S. #: 01-04921 LOAN #: 2722265311 TITLE ORDER #:

Notary Public in and for said County and State

DATE: 10/4/01
Harich Tahoe Developments, A Nevada General Partnership
JAN Martin Bauthonzed agent
Jan Martin) as authorized agent
STATE OF NEUADA
COUNTY OF CLARK
On 10/4/0/ before me, GLORIA J. Selfmid , a Notary Public in and for said county, personally appeared JAN INARTIN, 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.
Moria J. Selmult NOTARY PUBLIC STATE OF NEVADA County of Clark



IN OFFICIAL RECORDS OF DOUGLAS CO., MEYADA

2001 NOV -6 AM II: 44

LINDA SLATER
RECORDER

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