

RECORDING REQUESTED BY

AND WHEN RECORDED MAIL TO

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

2001-57468-T6D

Space above this line for recorder's use only

Trustee Sale No. 01-04794    Loan No. 2722292051    Title Order No.

### SUBSTITUTION OF TRUSTEE

WHEREAS, JOHN D. CUMMINGS, JR. AND KATHRYN S. CUMMINGS, 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 06/28/1997, Recorded on 07/15/1997, Instrument 0417154, Book 0797, Page 2301 of official records in the office of the Recorder of DOUGLAS County, Nevada, and

WHEREAS, HARICH TAHOE DEVELOPMENTS, A NEVADA GENERAL PARTNERSHIP, 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.

0528676

BK 1101 PG 8700

T.S. #: 01-04794  
LOAN #: 2722292051  
TITLE ORDER #:

DATE: 11/20/01

HARICH TAHOE DEVELOPMENTS, A NEVADA GENERAL PARTNERSHIP

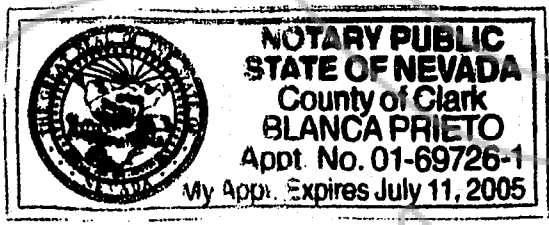
*David Womer*  
DAVID WOMER

STATE OF Nevada

COUNTY OF Clark

On 11/20/01 before me, Blanca Prieto, a Notary Public in and for said county, personally appeared David Womer, 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.  
*Blanca Prieto*  
Notary Public in and for said County and State



REQUESTED BY  
FIRST AMERICAN TITLE CO.

IN OFFICIAL RECORDS OF  
DOUGLAS CO., NEVADA

2001 NOV 28 PM 3: 57

LINDA SLATER  
RECORDER

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

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BK 1101 PG 8701