

RECORDING REQUESTED BY

AND WHEN RECORDED MAIL TO

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

2001-57467-TGD

Space above this line for recorder's use only

Trustee Sale No. 01-04574 Loan No. 2739208342 Title Order No.

SUBSTITUTION OF TRUSTEE

WHEREAS, NICHOLAS C. WOOD, A SINGLE MAN AS TO AN UNDIVIDED 1/2 INTEREST AND PAMELLA M. MCNIEL, AN UNMARRIED WOMAN AS TO AN UNDIVIDED 1/2 INTEREST, 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 07/29/1998, Recorded on 08/14/1998, Instrument 0447050, Book 0898, Page 2917 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.

0528678
BK 1101PG8705

T.S. #: 01-04574
LOAN #: 2739208342
TITLE ORDER #:

DATE: 11/20/01

HARICH TAHOE DEVELOPMENTS A NEVADA GENERAL PARTNERSHIP

Dave Womer
DAVE WOMER

STATE OF Nevada

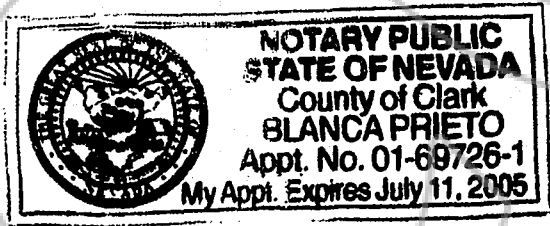
COUNTY OF Clark

On 11/20/01 before me, Blanca Prieto, a Notary Public in and for said county, personally appeared Dave 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: 59

LINDA SLATER
RECORDER

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