AND WHEN RECORDED MAIL TO

ARM FINANCIAL CORPORATION P.O. BOX 85309 SAN DIEGO, CA 92186-5309 THIS INSTRUMENT IS BEING RECORDED AS AN ACCOMODATION ONLY. NO LIABILITY, EXPRESS OR IMPLIED, IS ASSUMED AS TO ITS REGULARITY OR SUFFICIENCY NOR AS TO ITS EFFECT, IF ANY, UPON TITLE TO ANY REAL PROPERTY DESCRIBED THEREIN.

FIRST AMERICAN TITLE CO.

Space above this line for recorder's use only

Trustee Sale No. 02-03876 #

Loan No. 2716026123

Title Order No.

SUBSTITUTION OF TRUSTEE

WHEREAS, THEADORA G. CRANE, A SINGLE WOMAN, 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, was the original Beneficiary under that certain Deed of Trust dated <u>01/08/1999</u>, <u>Recorded on 01/19/1999</u>, <u>Instrument 0458887</u>, <u>Book 0199</u>, <u>Page 2989</u> of official records in the office of the Recorder of <u>DOUGLAS</u> County, Nevada, and

WHEREAS, RIDGE POINTE LIMITED PARTNERSHIP, A NEVADA LIMITED 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.

0555564 BK1002PG09545 DATE: 10.15.02

RIDGE POINTE LIMITED PARTNERSHIP, A NEVADA LIMITED PARTNERSHIP

NAME:

Beyerly K Huber

TITLE:

Recovery Officer

STATE OF:

CALIFORNIA

COUNTY OF:

SAN DIEGO

On 10.15.02 before me, Lisa Lewis, a Notary Public in and for said county, personally appeared Beverly K Huber, Recovery Officer, 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 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.

Notary Public in and for said County and State

LISA LEWIS

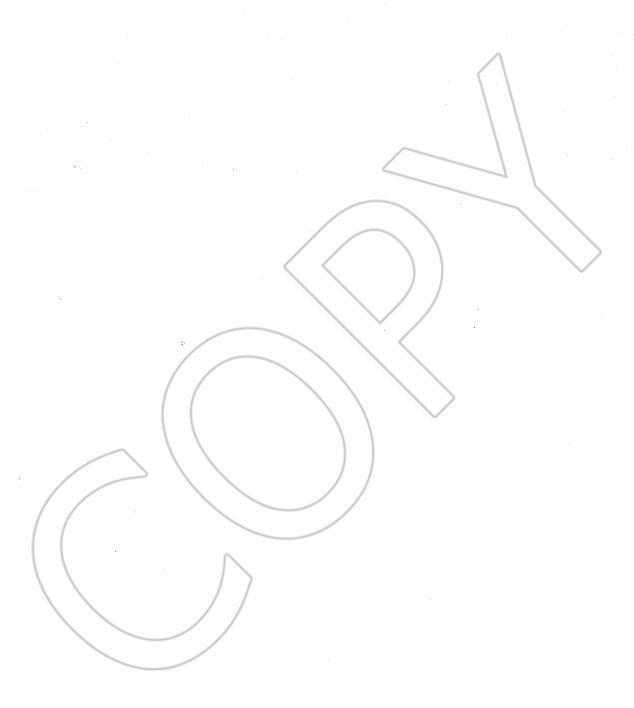
Commission # 1283121

Notary Public - Colfornia

San Diago County

Any Comm. Expires Nov 4, 2004

0555564 BK 1002PG09546



REQUESTED BY FIRST AMERICAN TITLE CO

IN OFFICIAL RECORDS OF DOUGLAS CO., NEVADA

2002 OCT 22 PH 12: 28

LINDA SLATER
RECORDER

S 16 PAID DEPUTY

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