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. 02-04336 Loan No. 2728002281 Title Order No.

#

SUBSTITUTION OF TRUSTEE

WHEREAS, DON R. WILSON AND PAMELA A. WILSON, 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 07/07/1992, Recorded on 07/31/1992, Instrument 284840, Book 792, Page 5731 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.

DATE:	10/12/02	
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HARICH TAHOE DEVELOPMENTS, A NEVADA GENERAL PARTNERSHIP

NAME:

Beverly K Huber Recovery Officer

TITLE:

STATE OF:

CALIFORNIA

COUNTY OF:

SAN DIEGO

WITNESS my hand and official seal.

Notary Public in and for said County and State

LISA LEWIS
Convenission # 1283121
Notary Public - California
Son Diago County
My Corrent Expired Nov 4, 2004

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0555870 BK 1002 PG 11408

2002 OCT 24 PM 4: 14

LINDA SLATER
RECORDER

\$ 16 PAID DEPUTY