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.

Trustee Sale No. 02-03952

Loan No. 2716014041

Space above this line for recorder's use only Title Order No.

#

SUBSTITUTION OF TRUSTEE

WHEREAS, KIRT PYLE AND TRACIE PYLE, 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 RIDGE POINTE LIMITED PARTNERSHIP, A NEVADA LIMITED PARTNERSHIP, was the original Beneficiary under that certain Deed of Trust dated 08/11/1998, Recorded on 08/28/1998, Instrument 0448205, Book 0898, Page 6244 of official records in the office of the Recorder of DOUGLAS 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.

-SAN-60

DATE: 10/25/0-

RIDGE POINTE LIMITED PARTNERSHIP, A NEVADA LIMITED PARTNERSHIP

NAME:

Beverly K Huber

TITLE:

Recovery Officer

STATE OF:

CALIFORNIA

COUNTY OF:

SAN DIEGO

On /b/5/b before me, Robert C. Bourne, 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.

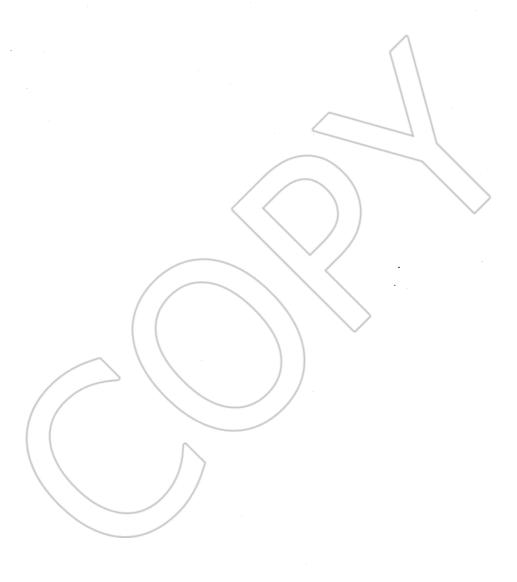
WITNESS my hand and official seal.

Notary Public in and for said County and State

ROBERT C. BOURNE COMM. # 1338573

SAN DIEGO COUNTY OCOMM. EXP. JAN. 10, 2006

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REQUESTED BY

IN OFFICIAL RECORDS OF DOUGLAS CO., MEYADA

2002 OCT 29 PM I2: 28

LINDA SLATER
RECORDER
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