

RECORDING REQUESTED BY

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. 01-05686 Loan No. 2723121052 Title Order No.

#

SUBSTITUTION OF TRUSTEE

WHEREAS, JOSEPH A. MESCH AND CATHRYN L. MESCH, 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 02/20/1990, Recorded on 03/05/1990, Instrument 221227, Book 390, Page 353 and on 06/19/1997 as Instrument 0415447 AS A LOAN MODIFICATION, Book 0697, Page 3943 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.

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T.S. #: 01-05686
LOAN #: 2723121052
TITLE ORDER #:

DATE: 1-20-02

HARICH TAHOE DEVELOPMENTS, A NEVADA GENERAL PARTNERSHIP

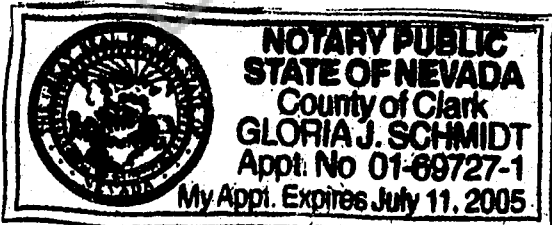
DAVE WOMER

STATE OF NEVADA
COUNTY OF CLARK

On 1/10/02 before me, GLORIA J. SCHMIDT, 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.

Gloria J. Schmidt
Notary Public in and for said County and State



REQUESTED BY
FIRST AMERICAN TITLE CO.
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

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LINDA SLATER
RECORDER

\$15⁰⁰ PAID KJ DEPUTY

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