

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.

Trustee Sale No. 02-04362

Loan No. 2727163483

Title Order No. 02-144137

Space above this line for recorder's use only

SUBSTITUTION OF TRUSTEE

WHEREAS, PLUMMER E. WALKER, III AND SHARLEE M. WALKER, 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 05/15/1994, Recorded on 05/26/1994, Instrument 338262, Book 0594, Page 4358 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.

0557432

BK 1102 PG 03845

DATE: 10/21/02

HARICH TAHOE DEVELOPMENTS, A NEVADA GENERAL PARTNERSHIP

Beverly K. Huber

NAME: **Beverly K Huber**
TITLE: **Recovery Officer**

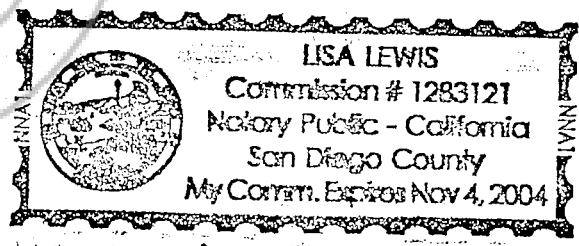
STATE OF: **CALIFORNIA**
COUNTY OF: **SAN DIEGO**

On 10/21/02 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.

Lisa Lewis

Notary Public in and for said County and State



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ARM FINANCIAL CORPORATION

P.O. BOX 85309

SAN DIEGO, CA 92186-5309

(858) 689-9735

Fax: (858) 689-9765

DECLARATION

T.S. Number: 02-04362

Trustor from Deed of Trust: PLUMMER E. WALKER, III AND SHARLEE M. WALKER,
HUSBAND AND WIFE AS JOINT TENANTS WITH RIGHT OF SURVIVORSHIP

I, Cindi Stewart, declare that I am an officer, agent or employee of ARM FINANCIAL CORPORATION, whose business address is:

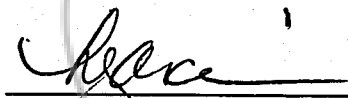
P.O. BOX 85309
SAN DIEGO, CALIFORNIA 92186-5309

I am over the age of eighteen year. On November 7, 2002, by Certified Mail, enclosed in a sealed envelope with postage fully prepaid, I deposited in the United States Post Office at San Diego, California, a copy of the attached Substitution of Trustee to the trustee of record under the Deed of Trust described in said Substitution.

A copy of the attached Substitution has been mailed prior to the recording thereof, in the manner provided in Section 2924(b) of the Civil Code of the State of California to all persons to whom a copy of the Notice of Default would be required to be mailed by the provisions of said section.

I certify (or declare) under penalty of perjury under the laws of the State of California that the foregoing is true and correct.

Date: November 7, 2002



Hazel Garcia
Declarant

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

2002 NOV 12 PM 12: 24

LINDA SLATER
RECORDER

\$ 16⁰⁰ PAID *KD* DEPUTY

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BK 1102 PG 03847