RECORDING REQUESTED BY

AND WHEN RECORDED MAIL TO

ARM FINANCIAL CORPORATION P.O. BOX 85309 SAN DIEGO, CA 92186-5309 HIS 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 HEREIN.

FIRST AMERICAN TITLE CO.

Space above this line for recorder's use only

Trustee Sale No. 02-04178

Loan No. 2727166293

Title Order No.

SUBSTITUTION OF TRUSTEE

WHEREAS, MILES P. MOORE III, AN UNMARRIED MAN AND GISELA L. RAMIREZ, AN UNMARRIED WOMAN TOGETHER 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 09/07/1991, Recorded on 09/17/1991, Instrument 260471, Book 991, Page 2644 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.

0563159 BK0103PG02435 DATE: 1/6/3

HARICH TAHOE DEVELOPMENTS, A NEVADA GENERAL PARTNERSHIP

NAME:

Beverly K Huber

TITLE:

Recovery Officer

STATE OF:

CALIFORNIA

COUNTY OF:

SAN DIEGO

WITNESS my hand and official seal.

Notary Public in and for said County and State

LISA LEWIS
Commission # 1283121
Noksry Public - Cathornia
Son Diogo County
My Comm. Eachst Nov 4, 2004

0563159 BK0103PG02436

REQUESTED BY
FIRST AMERICAN TITLE CO.
IN OFFICIAL RECORDS OF
DOUGLAS CO... NEVADA 2003 JAN -8 PM 12: 09 0563159

BK0103PG02437

WERNER CHRISTEN
RECORDER

S/O PAID K & DEPUTY