AND WHEN RECORDED MAIL TO

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

Space above this line for recorder's use only

Trustee Sale No. 03-01170

Loan No. 2710600720

Title Order No.

SUBSTITUTION OF TRUSTEE

WHEREAS, VIVIAN ROBERTSON AND MARK ROBERTSON, WIFE AND HUSBAND 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, DBA SUNTERRA RESORTS, was the original Beneficiary under that certain Deed of Trust dated <u>04/10/1999</u>, <u>Recorded on 04/23/1999</u>, <u>Instrument 0466412</u>, <u>Book 0499</u>, <u>Page 4891</u> of official records in the office of the Recorder of <u>DOUGLAS</u> County, Nevada, and

WHEREAS, RIDGE POINTE LIMITED PARTNERSHIP, A NEVADA LIMITED PARTNERSHIP, DBA SUNTERRA RESORTS, 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.

0570714 BK 0303PG 09596 DATE: 03/18/3

RIDGE POINTE LIMITED PARTNERSHIP, A NEVADA LIMITED PARTNERSHIP, DBA SUNTERRA RESORTS

NAME:

Beverly K Huber

TITLE:

Recovery Officer

STATE OF: COUNTY OF;

CALIFORNIA SAN DIEGO

WITNESS my hand and official seal.

Notary Public in and for said County and State

LISA LEWIS

Commission # 1263121

Notary Public - Colfornia

San Diego County

My Comm. Explies Nov 4, 2004

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