

REQUESTED BY
FIRST AMERICAN TITLE CO.

IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

2003 JUL 17 PM 2:45

WEARNER CHRISTEN
RECORDER

\$ 15⁰⁰ PAID *KJ* DEPUTY

RECORDING REQUESTED BY

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. 03-02414 Loan No. 18178104 Title Order No.
VA # LH-434361225169

SUBSTITUTION OF TRUSTEE

WHEREAS, CLARENCE G. LIGHT AND, LAURA R. LIGHT, HUSBAND AND WIFE, was the original Trustor, FIRST AMERICAN TITLE, was the original Trustee, and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., was the original Beneficiary under that certain Deed of Trust dated 10/25/2001, Recorded on 10/31/2001, Instrument 0526672, Book 1001, Page 10620 of official records in the office of the Recorder of DOUGLAS County, Nevada, and

WHEREAS, MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. , 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.

0583533

BK0703PG07811

TS. # 03-02414
Loan # 18178104

DATE: 7-15-03

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC
(MERS)

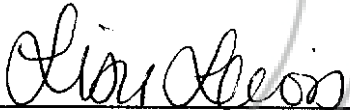

NAME: Robert C. Bourne
TITLE: Asst. Secretary

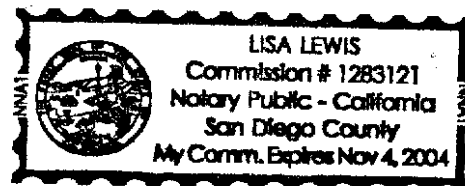
STATE OF: California

COUNTY OF: San Diego

On 7-15-03 before me, Lisa Lewis, a Notary Public in and for said county, personally appeared Robert C. Bourne, 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



0583533

BK0703PG07812