

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

2004 JUL -8 PM 1:02

WERNER CHRISTEN  
RECORDER

\$ 15<sup>00</sup> PAID *ce* DEPUTY

A.P.N. 1319-30-712-001  
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. 04-02068 Loan No. 355193 Title Order No. -  
Conventional #-

### SUBSTITUTION OF TRUSTEE

WHEREAS, ROBERT M SCOGGINS AND KATHY M SCOGGINS, 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 RIDGE POINTE LIMITED PARTNERSHIP, A NEVADA LIMITED PARTNERSHIP, DBA SUNTERRA RESORTS, was the original Beneficiary under that certain Deed of Trust dated 06/07/99, Recorded on 06/18/99, Instrument 0470586, Book 0699, Page 3923 of official records in the office of the Recorder of DOUGLAS County, Nevada, and

WHEREAS, RIDGE POINTE 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.

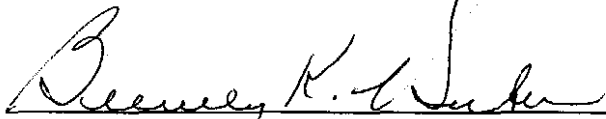
Whenever the context hereof so requires, the masculine gender includes the feminine and/or neuter, and the singular number indicates the plural.

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DATE: 6/29/04

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

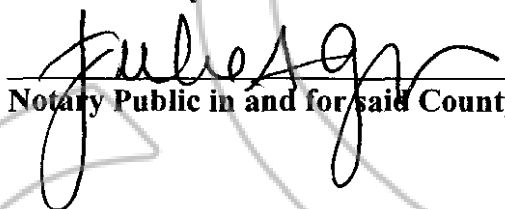


NAME: Beverly K Huber  
TITLE: Recovery Officer

STATE OF: CALIFORNIA  
COUNTY OF: SAN DIEGO

On 6/29/04 before me, Julie A Green, 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.

  
Notary Public in and for said County and State



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