

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

2004 JUL -9 PM 12: 50

WERNER CHRISTEN
RECORDER

\$ 15⁰⁰ PAID K7 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. 04-02227 Loan No. 355832 Title Order No. -
CONVENTIONAL # -

SUBSTITUTION OF TRUSTEE

WHEREAS, PAULA J WILLIAMS, AN UNMARRIED WOMAN, 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, was the original Beneficiary under that certain Deed of Trust dated 03/06/99, Recorded on 03/19/99, Instrument 0468340, Book 0599, Page 3720 of official records in the office of the Recorder of DOUGLAS County, Nevada, and

WHEREAS, SUNTERRA MORTGAGE HOLDINGS, LLC, 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.

0618348

BK0704PG03582

DATE: 7/7/04

SUNTERRA MORTGAGE HOLDINGS, LLC, A DELAWARE LIMITED LIABILITY COMPANY

Beverly K. Huber

NAME: Beverly K Huber
TITLE: Recovery Officer

STATE OF: CALIFORNIA
COUNTY OF: SAN DIEGO

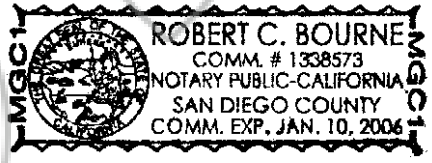
~~ROBERT C. BOURNE~~ ROBERT C BOURNE

On 7/7/04 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.

Robert C Bourne
Notary Public in and for said County and State

Exp. 1-10-06
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