REQUESTED BY
FIRST AMERICAN TITLE CO.
IN OFFICIAL RECORDS OF

IN OFFICIAL RECORDS OF DOUGLAS CO. NEVAGA

A.P.N. 1319 -30-712-00/ RECORDING REQUESTED BY

2004 JUL 23 PM 1:15

WERNER CHRISTEN RECORDER

\$ 15 PAID BL DEPUTY

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. 04-02065 Loan No. 302189 Title Order No. -

SUBSTITUTION OF TRUSTEE

WHEREAS, MATTHEW W. JONES AND TINA A. JONES, 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-THE RIDGE POINTE, was the original Beneficiary under that certain Deed of Trust dated 12/29/99, Recorded on 01/07/00, Instrument 0483999, Book 0100, Page 0979 of official records in the office of the Recorder of DOUGLAS County, Nevada, and

WHEREAS, SUNTERRA MORTGAGE HOLDINGS, LLC., A DELAWARE LIMITED LIABILITY COMPANY, 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.

0619622 BK0704PG10188

DATE: 4/16/4
SUNTERRA MORTGAGE HOLDINGS, LLC, A DELAWARE LIMITED LIABILITY COMPANY
Jewels X. Luber_
NAME: Beverly K Huber
TITLE: Recovery Officer
STATE OF: CALIFORNIA
COUNTY OF: SAN DIEGO
On 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.
JULIE A. GREEN COMM. # 1383018 DISTRICT CALIFORNIA GENERAL COMMANDE COMMAND
Notary Public in and for said County and State COMM. EXP. NOV. 3, 2006