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FILED FOR RECORDING
AT THE REQUEST OF

RECORDING REQUESTED BY
First American Title

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AND WHEN RECORDED MAIL TO

2003 DEC 3 PM 1 12

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

LESLIE BOUGLIER
FEE 1500 DEF 110

003-0911-12

Space above this line for recorder's use only

Trustee Sale No. 03-03587
FHA # 332-3133895796

Loan No. 19880999

Title Order No. 2031594-VO

SUBSTITUTION OF TRUSTEE

WHEREAS, ROBIN L. GILLIS, AS UNMARRIED WOMAN, was the original Trustor, NEVADA TITLE, A NEVADA CORPORATION, was the original Trustee, and CONSOLIDATED CONSULTANTS, INC., was the original Beneficiary under that certain Deed of Trust dated 09/29/1998, Recorded on 10/07/1998, Instrument 111702, Book 137, Page 454 of official records in the office of the Recorder of LINCOLN County, Nevada, and

WHEREAS, WASHINGTON MUTUAL BANK, FA, 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.

DATE: 1-25-03

Washington Mutual BANK, FA **

Beverly K. Huber
NAME: Beverly K. Huber
TITLE: Asst. Secretary

STATE OF: CALIFORNIA
COUNTY OF: SAN DIEGO

On 1-25-03 before me, Julie A Green, a Notary Public in and for said county, personally appeared Beverly K. Huber, Asst. Secretary, 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
Notary Public in and for said County and State



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- a) Successor in interest by merger with Washington Mutual Home Loans
 - b) Successor in interest by merger with Washington Mutual Home Loans, successor in interest by merger with Fleet Mortgage Corporation, formerly known as Fleet Real Estate Funding.
 - c) Successor in interest to HomeSide Lending, Inc
 - d) Successor in interest to HomeSide Lending, Inc, f/k/a BancBoston Mortgage Corp
 - e) Successor in interest to HomeSide Lending, Inc, successor by merger with BancPlus Mortgage Corp
 - f) Successor in interest to HomeSide Lending, Inc, f/k/a HomeSide Holdings, Inc f/k/a Barnett Mortgage Company
 - g) Successor in interest by merger with Washington Mutual Home Loans, successor in interest by merger with PNC Mortgage Corp
 - h) Successor in interest by merger with Washington Mutual Home Loans, successor in interest by merger with Bank United
 - i) Successor in interest to North American Mortgage Corp
 - j) Successor in interest to IMCO Realty Services
 - k) Successor in interest to DIME Mortgage, Inc
 - l) Successor in interest to Pacific First Federal Saving
 - m) Successor in interest to Pacific First Bank, A Federal Savings Bank
 - n) Successor in interest to American Savings Bank, FA, Successor in interest to Great Western Bank, f/k/a Great Western Union Federal Savings and Loan Assoc.