ARM Financial Corporation 11119 North Torrey Pines Road La Jolla, ÇA 92037-1009

File No. 39528 BW Loan No. 913-519104 FILED FOR RECORD SKAMANIA CO. WASH BY CLARK COUNTY JULE

AUG 22 4 34 PM '94

P. XOWRY

AUDITOR

GARY M. OLSON

SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE

120357

BOOK /45 PAGE 408

The undersigned, American Residential Mortgage Corporation, as the owner(s) and holder(s) of the Note secured by a Deed of Trust dated May 20, 1992, made by Kevin R. Gabriel and Susie A. Gabriel, husband and wife, to Chicago Title Insurance Company, for American Residential Mortgage Corporation, a California corporation, Beneficiary, which Deed of Trust was recorded June 4, 1992, as Entry No. 113663, in Book 129, at Page 65, in the Official Records of Skamania County, Washington.

Hereby substitutes ARM Financial Corporation, as Trustee in lieu of the Trustee therein.

ARM Financial Corporation hereby accepts said appointment as Trustee under the above Deed of Trust, and as Successor Trustee, and pursuant to the request of said owner and holder and in accordance with the provisions of said Deed of Trust, does hereby RECONVEY WITHOUT WARRANTY, TO THE PERSON OR PERSONS LEGALLY ENTITLED THERETO, all the estate now held by it under said Deed of Trust.

In Witness whereof, the owner and holder above named, and ARM Financial Corporation, as Successor Trustee, have caused this instrument to be executed, each in its respective interest.

AMERICAN RESIDENTIAL MORTGAGE CORPORATION

By: Wacel R. Araceli R. Labrador Vice President

State of California ) County of San Diago ) as.

On July 29, 1994, personally appeared before me, Araceli R. Labrador, 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 the 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.

K. Driggs, Notary Rubid-Residing at: San Diego My Commission Expires:

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OFFICIAL SEAL
K. DRIGGS
HOUSEY PUBLIC CALIFORN
PRIMERY OFFICE IN
SAN DIESO COUNTY

My Commission Expires October 17, 1994

ARM FINANCIAL CORPORATION, as Trustee

By: Estrelita Chamberlain

Vice President

State of California )
County of San Diego ) ss.

On July 29, 1994, personally appeared before me, Estrelità Chamberlain, 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 the 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.

B. Huber, Notary Public Residing at: San Diego My Commission Expires:

B. HUBER
COMM. #989014
HOTARY FUELC-CALFORMA
SAN DIEGO COUNTY
MY COMMISSION EXPIRES
MARICH 24, 1997

Indirect
Filmed