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Loan No 08560302818

SUBSTITUTION OF TRUSTEE and FULL RECONVEYANCE

Whereas

GARY A MICHELSEN

was the original Trustor under that certain Deed of Trust recorded on 07/27/93 in the office of the County Recorder of DOUGLAS County, Nevada, as Doc No. _____ in Book 0793 , Page 5165

Whereas, the undersigned, as the present Beneficiary(s) under said Deed of Trust desires to substitute a new Trustee under said Deed of trust in place and stead of original Trustee, now therefore, the undersigned hereby substitutes himself (themselves) as Trustee under said Deed of Trust and does hereby reconvey without warranty to the persons legally entitled thereto all Estate now held by it under said Deed of Trust.

this 23rd day of October, 1998

ASSOCIATES HOME EQUITY SERVICES, INC. F/K/A FORD CONSUMER FINANCE COMPANY, INC.

By: _____

**JORGE TUCUX
VICE PRESIDENT**

STATE OF CALIFORNIA
COUNTY OF LOS ANGELES

On 10/23/98 before me, the undersigned, a Notary Public for said County, and State, personally appeared JORGE TUCUX, personally known to me to be the VICE PRESIDENT of the corporation that executed the foregoing instrument as Trustee, and known to me to be the person who executed the same on behalf of the corporation therein named, and acknowledged to me that such corporation executed the within instrument pursuant to its by-laws or a resolution of its board of directors

WITNESS MY hand and official seal.

[Signature]

DARRELL COLON

Notary Public/Commission expires 02/26/1999

prepared by:

M.Hoy/NTC, 420 N. Brand Bl. 4th Fl. Glendale, CA 91203 (800)346-9152

When Recorded Mail To:

GARY MICHELSEN
PO BOX 2010
STATELINE, NV 89449



AHES BC 199



REQUESTED BY
Nationwide Title
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

'98 NOV 20 110:30

0454637

BK 1198PG4899

LINDA SLATER
RECORDER
\$10.00 PAID *K2* DEPUTY