SUBSTITUTION OF TRUSTEE and FULL RECONVEYANCE

Whereas

101

ARTHUR MCNAB & JOY ANN MCNAB

was the original Trustor under that certain Deed of Trust recorded on 11/30/92 in the office of the County Recorder of DOUGLAS , Page 5382 in Book 1192 County, Nevada, as Doc No. 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 16th 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

before me, the undersigned, a Notary Public for said County, On 10/16/98 personally and State, personally appeared JORGE TUCUX of the known to me to be the VICE PRESIDENT

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

WITNESS MY hand and official seal.

DARREYAL COLON

Notary Public/Commission expres 02/26/1999

prepared by:

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

When Recorded Mail To:

ARTHUR MCNAB

629 CALIFORNIA WAY

REDWOOD CITY, NV 94062

CV 175CV AHES

REQUESTED BY IN OFFICIAL RECORDS OF DOUGLAS CO., NEVADA

DARRELL COLON

COMM. #1052319
NOTARY PUBLIC - CALIFORNIA
LOS ANGELES COUNTY My Comm. Expires Feb. 26, 1999

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LINDA SLATER RECORDER PAID & DEPUTY