

PRIMARY BORROWER: KENNETH B HUGHES, A MARRIED MAN AS HIS
LOAN NO. 7000598156
TAX PARCEL ID: 37-421-05

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS

405 WEST LOOP 820 SOUTH
SUITE 110

is/are present owner(s) of a promissory
note dated 07/23/1996 executed by KENNETH B HUGHES, A MARRIED MAN AS HIS
SOLE AND SEPERATE PROPERTY

secured by Deed of Trust executed by the makers of said note , wherein,

AVCO FINANCIAL SERVICES OF NEVADA, INC. is named as Trustee, recorded
07/31/1996 as Filing No. 393274 in Book 0796 , Page 5345 , of Real Estate
records, in the Office of the Recorder of DOUGLAS County, NEVADA , and

WHEREAS the undersigned as the present beneficiary of the Deed of Trust desire to change the Trustee therein,
and

WHEREAS the undersigned further desire to have the property hereinafter mentioned reconveyed by reason of the
payment of the indebtedness secured by said Deed of Trust;

NOW, THEREFORE, the undersigned does hereby appoint the undersigned as Trustee under the terms of said Deed
of Trust in the place of the original Trustee above mentioned, with the power to perform the Trustee, DOES
HEREBY QUITCLAIM AND RECONVEY to the person or persons legally entitled thereto, but without warranty, all of
the property covered by said Deed of Trust now held by said Trustee under the terms of said Deed of Trust.

LOT 8, IN BLOCK O, AS SHOWN ON THE MAP OF TOPAZ RANCH ESTATES UNIT NO. 4,
FILED FOR RECORD IN THE OFFICE OF THE COUNTY RECORDER OF DOUGLAS COUNTY,
STATE OF NEVADA, ON NOVEMBER 16, 1970, IN BOOK 1 OF MAPS, PAGE 224, AS
DOCUMENT NO. 50212.
ONE (1) 14 X 60 1985 KAUFMAN MOBILE HOME ID# SN512473

SEAL

Dated this 1st day of October , 1999

NATIONSCREDIT HOME EQUITY SERVICES CORPORATION ATTORN
FACT FOR AVCO FINANCIAL SERVICES

By: J. A. KRAYNAK
VICE PRESIDENT

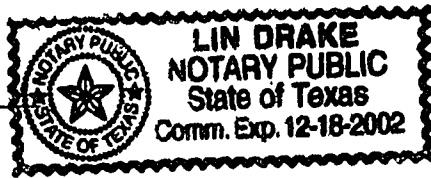
STATE OF TEXAS)
COUNTY OF TARRANT) SS:

On 10/01/1999 before me, LIN DRAKE a Notary Public in and for said State,
personally appeared J. A. KRAYNAK the VICE PRESIDENT

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.

Signature LIN DRAKE
LIN DRAKE



My Commission Expires: 12/18/2002

THIS INSTRUMENT PREPARED BY:
JOANNA MILLER
NATIONS CREDIT
405 JIM WRIGHT FWY SOUTH
FORT WORTH, TX 76108

After Recording Forward To:
NATIONS CREDIT
405 JIM WRIGHT FWY SOUTH
SUITE 110
FORT WORTH, TX 76108

REQUESTED BY
FIRST AMERICAN TITLE CO.
IN OFFICIAL RECORDS OF
DOUGLAS CO. NEVADA

1999 OCT 19 AM 11:35

LINDA SLATER
RECORDER

\$10⁰⁰ PAID ka DEPUTY

0479043

BK 1099PG3362

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