

Recording Requested By:
ASSOCIATES HOME EQUITY SERVICES, INC.

When Recorded Return To:

✓ PETER KAWCAK
580 HWY 88
GARDNERVILLE, NV 89410

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

ASSOCIATES HOME EQUITY SERVICES, INC. #0314445522502623 "KAWCAK" Lender ID:/BOX 11969 Douglas, Nevada
ASSOCIATES HOME EQUITY SERVICES, INC. F/K/A FORD CONSUMER FINANCE COMPANY, INC.
is the Owner and Holder of the Note secured by the Deed of Trust dated
06/27/1996, made by PETER R. KAWCAK, AND MARLENE KAWCAK HUSBAND AND WIFE as
Trustor, with STEWART TITLE as Trustee, for the benefit of GOODRICH AND
PENNINGTON, INC. as Beneficiary, which said Deed of Trust was recorded on
07/03/1996 in the Office of the County Recorder of DOUGLAS State of Nevada, as
Instrument No. 391436 Book 0796, Page 0712, wherein said Owner and Holder
hereby substitutes ASSOCIATES HOME EQUITY SERVICES, INC. as Trustee in lieu of
the above-named Trustee under said Deed of Trust.

Assessor's/Tax ID No.: 19-300-10
Property Address: 580 HWY 88, GARDNERVILLE, NV, 89410

IN WITNESS WHEREOF, ASSOCIATES HOME EQUITY SERVICES, INC. F/K/A FORD
CONSUMER FINANCE COMPANY, INC. as owner and Substituted Trustee, have caused
this instrument to be executed, each in its respective interest;

Associates Home Equity Services, Inc. f/k/a
Ford Consumer Finance Company, Inc.
On December 09, 1999

By: [Signature]
S. HASTINGS, ASST. VICE PRESIDENT

ASSOCIATES HOME EQUITY SERVICES, INC. hereby accepts said appointment as Trustee
under said Deed of Trust and as Successor Trustee 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 estate now held by it under said Deed of Trust.

By ASSOCIATES HOME EQUITY SERVICES, INC. as
Trustee
On December 09, 1999

By: [Signature]
S. HASTINGS, ASST. VICE PRESIDENT

STATE OF Texas
COUNTY OF Dallas

ON December 09, 1999, before me, Lillian G. Flores, a Notary Public in and for
the County of Dallas, in the State of Texas the foregoing instrument was
acknowledged before me by S. Hastings, Asst. Vice President who is personally
known to me (or provided satisfactory evidence) and acknowledged said instrument
to be the free act and deed of the corporation.

IN WITNESS WHEREOF, I hereunto set my hand and official seal.

[Signature]
Lillian G. Flores
Notary Expires: 12/02/2002



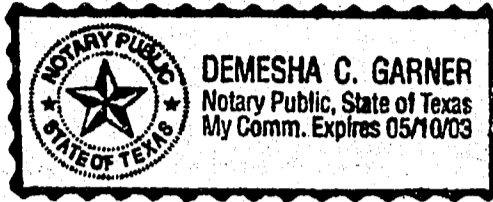
(This area for notarial seal)

STATE OF Texas
COUNTY OF Dallas

ON December 09, 1999, before me, Demesha C. Garner, a Notary Public in and for the County of Dallas County, State of Texas, personally appeared S. HASTINGS, ASST. 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, and that by his/her/their signature on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

Demesha C. Garner

Demesha C. Garner
Notary Expires: 05/10/2003



(This area for notarial seal)

ASSOCIATES HOME EQUITY, 3113 SKYWAY CIRCLE N. IRVING, TX 75038
KRW-19991209-0058 NVDOUGL DOUGLAS NV BAT: 1675/0314445522502623 KXNVSB1

COOPER

REQUESTED BY
Associates Home Equity
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

2000 APR 20 PM 2:10

LINDA SLATER
RECORDER

\$ *11.00* PAID *KG* DEPUTY

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