Recording Requested By: ASSOCIATES HOME EQUITY SERVICES, INC.

When Recorded Return To:

RAYMOND DORSEY 1320 Judy St Minden, NV 89423

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

Associates Home Equity Service, Inc. #:0312684558764390 "DORSEY" Lender ID:/BOX 12166 Douglas, Nevada

FORD CONSUMER FINANCE COMPANY, INC. is the Owner and Holder of the Note secured by the Deed of Trust dated 11/29/1997, made by RAYMOND DORSEY, AND BEVERLY DÖRSEY HUSBAND AND WIFE AS JOINT TENANTS as Trustor, with FIRST AMERICAN TITLE COMPANY as Trustee, for the benefit of FORD CONSUMER FINANCE COMPANY, INC. as Beneficiary, which said Deed of Trust was recorded on 12/05/1997 in the Office of the County Recorder of DOUGLAS State of Nevada, as Instrument No. 427870 Book 1297, Page 1348, 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.: 21-131-130 Property Address: 1320 Judy St, Minden, NV, 89423

IN WITNESS WHEREOF, FORD CONSUMER FINANCE COMPANY, INC. as owner and Substituted Trustee, have caused this instrument to be executed, each in its respective interest;

Ford Consumer Finance Company, Inc.

February 17, 2000

JUDY

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

2000

Trustee

February 17,

TUCKER, ASST. VICE PRESIDENT

STATE OF Texas COUNTY OF Dallas

ON February 17, 2000, before me, Jennifer L. Baldwin, a Notary Public in and for the County of Dallas County, State of Texas, personally appeared JUDY PAUL, 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 /her/their authorized capacity, and that by his/her/their signature on the ment the person(s), or the entity upon behalf of which the person(s) executed the instrument. instrument

Notary Expires: 08/19/2000

JENNIFER L. BALDWIN State of Texas Comm Exp 08-19-2000

(This area for notarial seal)

ZLP-20000216-0011 NVDOUGL DOUGLAS NV BAT: 12029 KXNVSBR1

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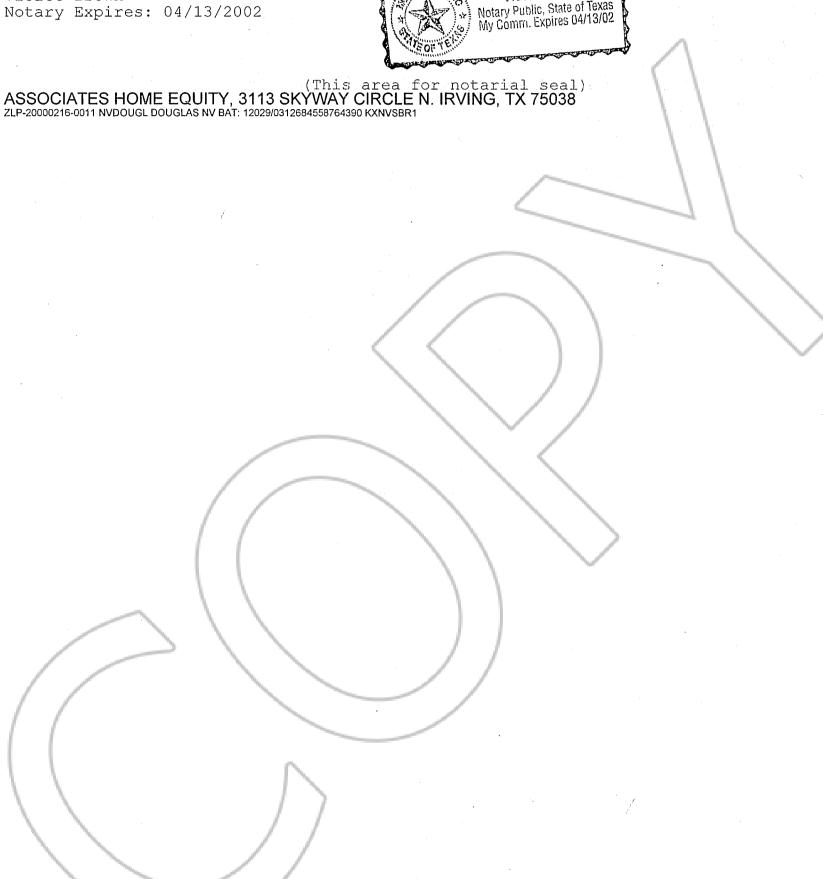
STATE OF Texas COUNTY OF Dallas

ON February 17, 2000, before me, Violet Brown, a Notary Public in and for the County of Dallas, in the State of Texas the foregoing instrument was acknowledged before me by L. TUCKER, 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.

Violet Brown





REQUESTED BY IN OFFICIAL RECORDS OF DOUGLAS CO., NEVADA

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