

Recording Requested By:
ASSOCIATES HOME EQUITY SERVICES, INC.

When Recorded Return To:

RAYMOND ULEN
3701 TOPAZ RANCH DRIVE
WELLINGTON, NV 89444

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

ASSOCIATES HOME EQUITY SERVICES, INC. #:0220724472229011 "ULEN" Lender ID:/BOX 11743 Douglas, Nevada

AVCO FINANCIAL SERVICES is the Owner and Holder of the Note secured by the Deed of Trust dated 07/24/1995, made by RAYMOND ULEN, AND VIRGINIA F ULEN HUSBAND AND WIFE AS JOINT TENANTS as Trustor, with AVCO FINANCIAL SERVICES as Trustee, for the benefit of AVCO FINANCIAL SERVICES INC. as Beneficiary, which said Deed of Trust was recorded on 08/10/1995 in the Office of the County Recorder of DOUGLAS State of Nevada, as Instrument No. 368071 Book 895, Page 1628, 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.: 37-262-01
Property Address: 3701 TOPAZ RANCH DRIVE, WELLINGTON, NV, 89444

IN WITNESS WHEREOF,
AVCO FINANCIAL SERVICES as owner and Substituted Trustee, have caused this instrument to be executed, each in its respective interest;

SEAL

AVCO Financial Services
On January 07, 2000

By: J. Bailey
J. BAILEY, 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 January 07, 2000

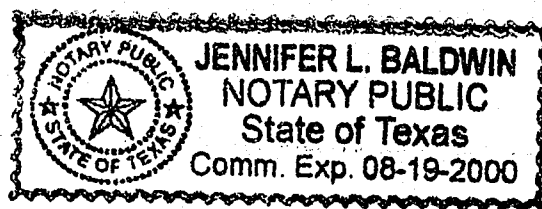
By: Judy Paul
JUDY PAUL, ASST. VICE PRESIDENT

SEAL

STATE OF Texas
COUNTY OF Dallas

ON January 07, 2000, before me, Jennifer L. Baldwin, a Notary Public in and for the County of Dallas County, State of Texas, personally appeared J. Bailey, Asst. Vice Presidents, 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.

Jennifer L. Baldwin
Jennifer L. Baldwin
Notary Expires: 08/19/2000



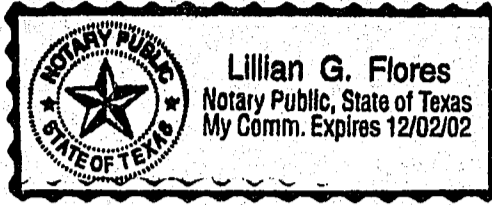
(This area for notarial seal)

STATE OF Texas
COUNTY OF Dallas

ON January 07, 2000, 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 JUDY PAUL, 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.

Lillian G. Flores
Lillian G. Flores
Notary Expires: 12/02/2002



(This area for notarial seal)
ASSOCIATES HOME EQUITY, 3113 SKYWAY CIRCLE N. IRVING, TX 75038
SLC-20000107-0024 NVDOUGL DOUGLAS NV BAT: 9283/0220724472229011 KXNVSB1

COOPER

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

2000 JUN 29 AM 11: 21

LINDA SLATER
RECORDER

\$ *11.00* PAID *KS* DEPUTY

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