

Recording Requested By:  
ASSOCIATES HOME EQUITY

When Recorded Return To:

Associates Home Equity  
P. O. BOX 650404  
Dallas, TX 75265-0404

**SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE**

Associates Home Equity Services #:0216065600886513 "VERPETA" Lender ID://IMAGE Douglas, Nevada  
ASSOCIATES HOME EQUITY SERVICES, INC. is the Owner and Holder of the Note secured by the Deed of Trust dated 06/25/1999, made by ELENA VERPETA, AN UNMARRIED WOMAN as Trustor, with PRINCETON ESCROW CO., A CALIFORNIA CORP. as Trustee, for the benefit of TMS MORTGAGE INC.. DBA THE MONEY STORE as Beneficiary, which said Deed of Trust was recorded on 06/30/1999 in the Office of the County Recorder of DOUGLAS State of Nevada, as Instrument No. 471489 Book 699, Page 6363, 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.: 05-172-190  
Property Address: Po Box 8924, Reno, NV, NV

IN WITNESS WHEREOF, ASSOCIATES HOME EQUITY SERVICES, INC. as owner and Substituted Trustee, have caused this instrument to be executed, each in its respective interest;

Associates Home Equity Services, Inc.  
On October 12, 2000

**SEAL**  
By: N. McPherson  
N. MCPHERSON, ASST. VICE PRES.

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.

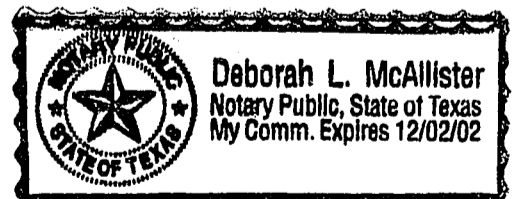
By ASSOCIATES HOME EQUITY SERVICES, INC.  
as Trustee  
On October 12, 2000

**SEAL**  
By: N. McPherson  
N. MCPHERSON, ASST. VICE PRESIDENT

STATE OF Texas  
COUNTY OF Dallas

ON October 12, 2000, before me, DEBORAH L MCALLISTER, a Notary Public in and for the County of Dallas County, State of Texas, personally appeared N. MCPHERSON, ASST. VICE PRES., 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.

Deborah L. McAllister  
DEBORAH L MCALLISTER  
Notary Expires: 12/02/2002

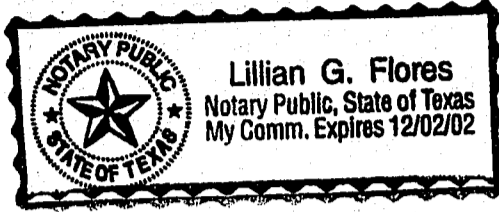


(This area for notarial seal)

STATE OF Texas  
COUNTY OF Dallas

ON October 12, 2000, before me, LILLIAN G FLORES, a Notary Public in and for the County of Dallas County, State of Texas, personally appeared N. McPherson, 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.

*Lillian G Flores*  
LILLIAN G FLORES  
Notary Expires: 12/02/2002



(This area for notarial seal)

ASSOCIATES HOME EQUITY, P. O. Box 650404, Dallas, Texas 75265  
CGG-20001012-0010 NVDOUGL DOUGLAS NV BAT: 33463/0216065600886513 KXNVSB1

DRAFT

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

2000 NOV 13 AM 11:46

LINDA SLATER  
RECORDER

\$11.00 PAID *KJ* DEPUTY

0503186

BK 1100PG2240