

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 #:0208508566024057 "HUDDIN" 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 10/23/1997, made by ARNOLD G. HUDDIN, AND JUDY A. HUDDIN HUSBAND AND WIFE AS JOINT TENANTS as Trustor, with STEWART TITLE as Trustee, for the benefit of MLSG, INC., as Beneficiary, which said Deed of Trust was recorded on 10/30/1997 in the Office of the County Recorder of DOUGLAS State of Nevada, as Instrument No. 0425304 Book 1097, Page 6297, 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.: 27-493-07 *New 1220-16-710-081*
Property Address: 1337 BANNER DRIVE, GARDNERVILLE, NV, 89410

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 September 18, 2000

SEAL

By: *N. McPherson*
N. MCPHERSON, 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.

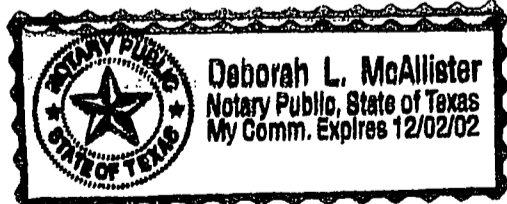
By ASSOCIATES HOME EQUITY SERVICES, INC.
as Trustee
On September 18, 2000

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

STATE OF Texas
COUNTY OF Dallas

ON September 18, 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 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.

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

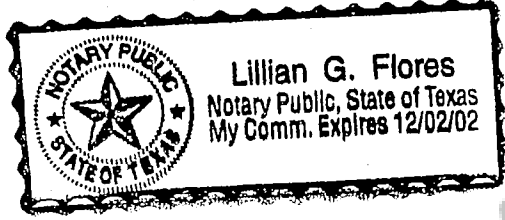


(This area for notarial seal)

STATE OF Texas
COUNTY OF Dallas

ON September 18, 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
LGF-20000915-0008 NVDOUGL DOUGLAS NV BAT: 47945/0208508566024057 KXNVSB1

COPIES

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

2000 DEC -4 AM 9: 56

LINDA SLATER
RECORDER

\$ 11.00 PAID K2 DEPUTY

0504353

BK 1200PG0450