Recording Requested By: ASSOCIATES HOME EQUITY

When Recorded Return To:

Associates Home Equity P. O. BOX 140969 Irving, TX 75014-9946

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

Associates Home Equity Services #:0212061530707642 "DOLGNER" Lender ID:/ALPS Douglas, Nevada

ASSOCIATES HOME EQUITY SERVICES, INC. is the Owner and Holder of the Note secured by the Deed of Trust dated 12/30/1998, made by TAMMY DOLGNER, AN UNMARRIED WOMAN as Trustor, with STEWART TITLE as Trustee, for the benefit of NATIONSCREDIT FINANCIAL SERVICES CORPORATION as Beneficiary, which said Deed of Trust was recorded on 12/31/1998 in the Office of the County Recorder of DOUGLAS State of Nevada, as Instrument No. 0457814 Book 1298, Page 7699, 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.: 25-532-07 NEW /320-30-8/3-007 Property Address: 1032 Aspen Grove Cir, Minden, NV, 89423-4467

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 January 26, 2001

By: YBrown

V. BROWN, 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 26, .2001

D. GARNER, ASST. VICE PRESIDENT

STATE OF Texas COUNTY OF Dallas

ON January 26, 2001, before me, DONNA GREEN, a Notary Public in and for the County of Dallas County, State of Texas, personally appeared V. BROWN, 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.

DONNA GREEN

Notary Expires: 12/21/2002

(This area for notarial seal)

DONNA GREEN

Notary Public, State of Texas

My Comni. Expires 12/21/02

KRW-20010125-0081 NVDOUGL DOUGLAS NV BAT: 305289 KXNVSBR1

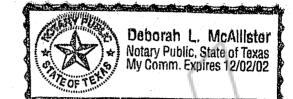
Page 2 Substitution of Trustee and Full Reconveyance

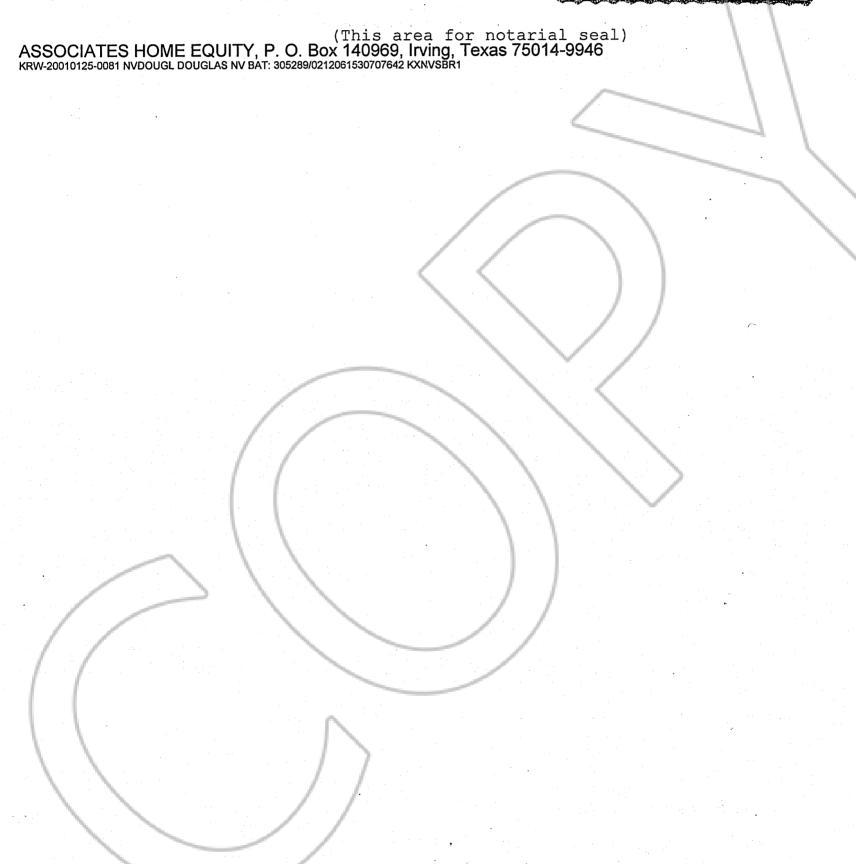
STATE OF Texas
COUNTY OF Dallas

ON January 26, 2001, before me, DEBORAH L MCALLISTER, a Notary Public in and for the County of Dallas County, State of Texas, personally appeared D. Garner, 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

Notary Expires: 12/02/2002





REQUESTED BY

A SCACTETES Hame Egaitx

IN OFFICIAL RECORDS OF

DOUGLAS CO. HEVADA

2001 FEB -5 AM 11: 26

LINDA SLATER
RECORDER

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