

Recording Requested By:  
ASSOCIATES HOME EQUITY - SKYWAY

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 #:0321723548406481 "DAVIS" Lender ID:/UNKNOWN Douglas, Nevada

ASSOCIATES HOME EQUITY SERVICES, INC. is the Owner and Holder of the Note secured by the Deed of Trust dated 07/15/1998, made by JOE A. DAVIS AND SHIRLEY A. DAVIS, HUSBAND AND WIFE AS JOINT TENANTS as Trustor, with FIRST AMERICAN TITLE COMPANY as Trustee, for the benefit of ASSOCIATES HOME EQUITY SERVICES, INC. as Beneficiary, which said Deed of Trust was recorded on 07/22/1998 in the Office of the County Recorder of DOUGLAS State of Nevada, as Instrument No. 444982 Book 798, Page 4499, 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.: 07-081-09  
Property Address: Po Box 11313, Zephyr Cove, NV, 89448-3313

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 April 03, 2001

By: *L. Tucker*  
L. TUCKER, 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.

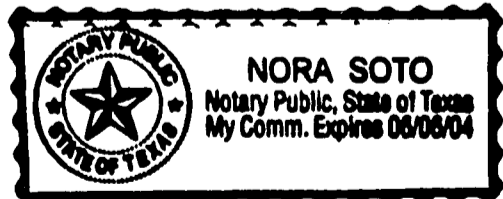
By ASSOCIATES HOME EQUITY SERVICES, INC.  
as Trustee  
On April 03, 2001

By: *L. Tucker*  
L. TUCKER, ASST. VICE PRESIDENT

STATE OF Texas  
COUNTY OF Dallas

ON April 03, 2001, before me, NORA SOTO, a Notary Public in and for the County of Dallas County, State of Texas, personally appeared L. Tucker, 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.

*Nora Soto*  
NORA SOTO  
Notary Expires: 06/06/2004



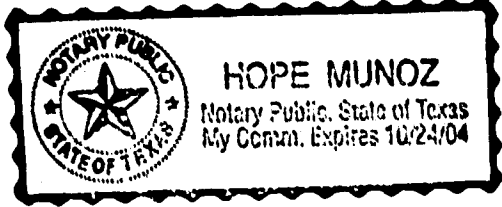
(This area for notarial seal)

STATE OF Texas  
COUNTY OF Dallas

ON April 03, 2001, before me, HOPE MUNOZ, 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.

*Hope Munoz*  
HOPE MUNOZ  
Notary Expires: 10/24/2004



(This area for notarial seal)  
ASSOCIATES HOME EQUITY, P. O. Box 140969, Irving, Texas 75014-9946  
MMG-20010403-0028 NVDOUGL DOUGLAS NV BAT: 306527/0321723548406481 KXNV5BR1

COPY

REQUESTED BY  
*The Associates*  
IN OFFICIAL RECORDS OF  
DOUGLAS COUNTY, TEXAS

2001 APR 16 PM 2:54

LINDA SLATER  
RECORDER

\$11.00 PAID *KO* DEPUTY

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BK0401PG3969