

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 #:0203654548335984 "BARTELS" Lender ID:/FAX\BARTELS Douglas, Nevada
ASSOCIATES HOME EQUITY SERVICES, INC. SUCCESSOR IN INTEREST TO AVCO MORTGAGE CORPORATION is the Owner and Holder of the Note secured by the Deed of Trust dated 04/23/1997, made by SARA E. BARTELS, as Trustor, with AVCO MORTGAGE CORPORATION as Trustee, for the benefit of AVCO MORTGAGE CORPORATION as Beneficiary, which said Deed of Trust was recorded on 05/01/1997 in the Office of the County Recorder of DOUGLAS State of Nevada, as Instrument No. 411664 Book 597, Page 39, 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.: 1220-04-111-014
Property Address: 1226 KINGSLANE, GARDNERVILLE, NV, 89410

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

Associates Home Equity Services, Inc.
Successor in Interest to Avco Mortgage Corporation
On May 03, 2001

By: *V. Brown*
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.

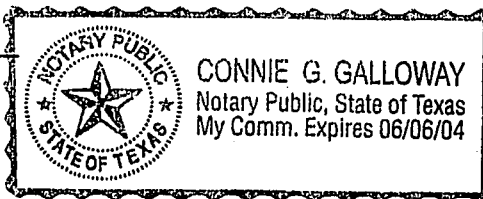
By ASSOCIATES HOME EQUITY SERVICES, INC.
as Trustee
On May 03, 2001

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

STATE OF Texas
COUNTY OF Dallas

ON May 03, 2001, before me, CONNIE G GALLOWAY, 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.

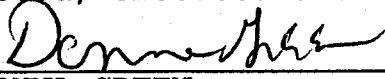
Connie G. Galloway
CONNIE G GALLOWAY
Notary Expires: 06/06/2004

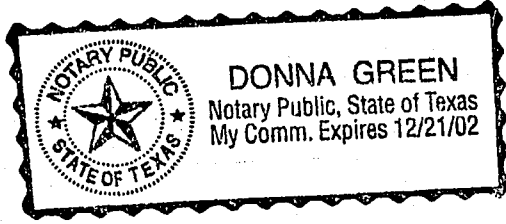


(This area for notarial seal)

STATE OF Texas
COUNTY OF Dallas

ON May 03, 2001, before me, DONNA GREEN, 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.


DONNA GREEN
Notary Expires: 12/21/2002



(This area for notarial seal)

ASSOCIATES HOME EQUITY, P. O. Box 140969, Irving, Texas 75014-9946
JCC-20010503-0002 NVDOUGL DOUGLAS NV BAT: 303935/0203654548335984 KXNVSBR1

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

2001 MAY 15 AM 10:03

LINDA SLATER
RECORDER

\$11.00 PAID 2 DEPUTY

0514161

BK0501PG4160