SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE

WHEREAS: FREMONT INVESTMENT & LOAN, its successors and/or assigns, a California corporation, Owners and Holders of the Note secured by the Deed of Trust, both dated September 17, 1997, THOMAS BRENT HICKEY and THERESA LYNN HICKEY, husband and wife, as joint tenants, Trustors, to TICOR TITLE INS. CO., Trustee, for FREMONT INVESTMENT & LOAN, its successors and/or assigns, a California corporation, Beneficiary, which said Deed of Trust was recorded in the Office of the County Recorder of Douglas County, State of Nevada, in Book 997, page 4741, as Document No. 422376, hereby Substitutes AMERICAN GENERAL FINANCE INC., as Trustee under said Deed of Trust.

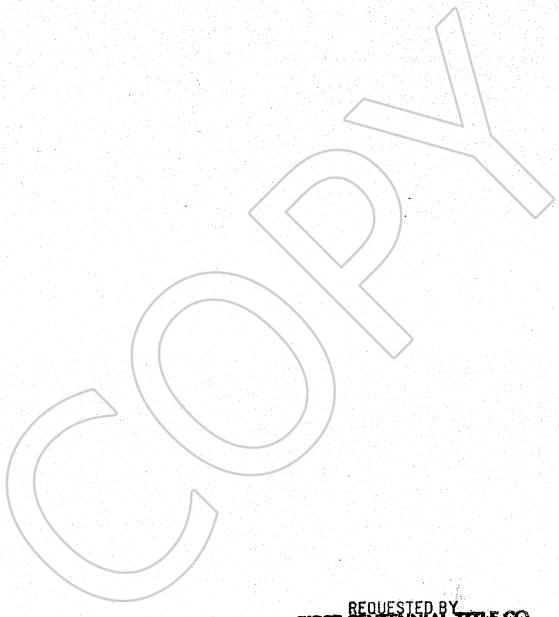
WHEREAS, the beneficial interest under said Deed of Trust was assigned to MOREQUITY INC. and subsequently assigned to AMERICAN GENERAL FINANCE INC., by document recorded September 25, 2000 in Book 0900, page 4362, Official Records of Douglas County, Nevada, as document No. 500072.

AND AMERICAN GENERAL FINANCE INC

hereby **ACCEPTS** the appointment as Trustee under said Deed of Trust, and as **SUCCESSOR TRUSTEE**, pursuant to the Request of said Owners and Holders, and in accordance with the provisions of said Deed of Trust, does hereby **RECONVEY**, without warranty to the person or persons entitled thereto, all of the estate held by it under said Deed of Trust.

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LORI MORRIS



IN OFFICIAL RECORDS OF DOUGLAS CO., HEVADA

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