Recording Requested By: DONNA J. GREEN

When Recorded Return To:

DONNA GREEN ASSOCIATES HOME EQUITY P. O. BOX 140969 IRVING, TX 75014-9946

Substitution of Trustee and Full Reconveyance

CitiFinancial Mortgage #:030642755877XXXX "EISSINGER" Lender ID:/UNKNOWN DOUGLAS, Nevada Associates Home Equity Services, Inc. f/k/a Ford Consumer Finance Company, Inc. is the Owner and Holder of the Note secured by the Deed of Trust Dated: 11/22/1996, made by ERIK ALAN ESSINGER AND ROBIN LYNN EISSINGER, HUSBAND AND WIFE, AS JOINT TENANTS as Trustor, with FIRST AMERICAN TITLE COMPANY as Trustee, for the benefit of FORD CONSUMER FINANCE COMPANY, INC as Beneficiary, which said Deed of Trust was recorded 11/27/1996 in the Office of the County Recorder of DOUGLAS State of Nevada, in Book/Reel/Liber: 1196 Page/Folio: 5165 as Instrument No.: 402009 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

Property Address: 2658 WADE DR, MINDEN, NV 89423

IN WITNESS WHEREOF, Associates Home Equity Services, Inc. f/k/a Ford Consumer Finance Company, Inc. 3113 SKYWAY CIRCLE NORTH, , IRVING, TX 75038 as owner and Substituted Trustee, have caused this instrument to be executed, each in its respective interest;

Associates Home Equity Services, Inc. f/k/a Ford Consumer Finance Company, Inc. On October 8th, 2001

D. GARNER, Assistant

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 pesons legally entitled thereto all estate now held by it under said Deed of Trust.

STATE OF Texas COUNTY OF Dallas

ON October 8th, 2001, before me, KEN R WILLIAMS, a Notary Public in and for the County of Dallas County, State of Texas, personally appeared D. GARNER, Assistant 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.

WITNESS;my l∤and∖and official seal,

KEN R WILLIAMS

Notary Expires: 12/02/2002

Ken R. Williams
Notary Public, State of Texas
My Comm. Expires 12/02/02

(This area for notarial seal)

*TDSTHAS*10/08/2001 10:01:00 AM*THAS01THAS00000000000000001XXXX*NVDOUGL*030642755877XXXX NVSTATE_TRUST_SUB *

Substitution of Trustee and Full Reconveyance - Page 2 of 2 By ASSOCIATES HOME EQUITY SERVICES, INC. as Trustee On October 8th, 2001

ByXU / VIII / U/L D.GARNER, ASST. VICE PRESIDENT

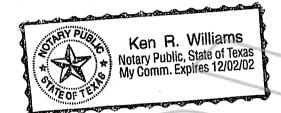
STATE OF Texas COUNTY OF Dallas

ON October 8th, 2001, before me, KEN R WILLIAMS, a Notary Public in and for the County of Dallas County, State Discounty 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.

WITNESS my hand and official seal,

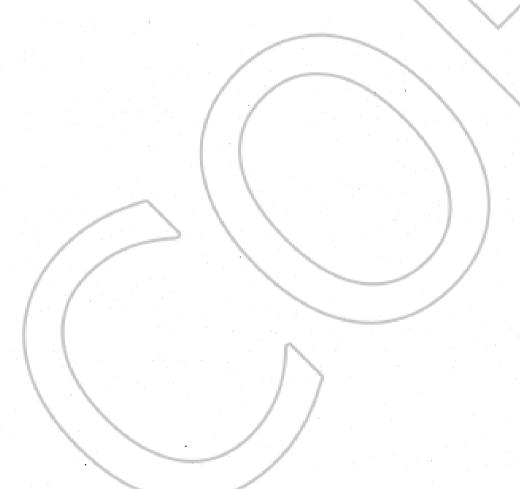
KEN R WILLIAMS

Notary Expires: 12/02/2002



(This area for notarial seal)

Prepared By: TINA D. LINDESMITH ASSOCIATES HOME EQUITY SERVICES, INC. P. O. BOX 140969, , IRVING, TX 75014 800-753-3673



*TDSTHAS*10/08/2001 10:01:00 AM*THAS01THAS00000000000000001XXXX*NVDOUGL*030642755877XXXX NVSTATE_TRUST_SUB *

REQUESTED BY

City Final Cial

IN OFFICIAL RECORDS OF
DOUGLAS CO. HEVADA

2001 NOV 19 AM 10: 10

LINDA SLATER
RECORDER

/8 PAID / DEPUTY

0528016 BKI101PG5459