

SUBSTITUTION OF TRUSTEE AND DEED OF RECOVEYANCE

The undersigned is the owner and holder of the Deed of Trust described below and the promissory note or notes secured thereby. Said note or notes together with all other indebtedness secured by said Deed of Trust have been fully paid. The Undersigned hereby appoints Stewart Title as successor trustee of said Deed of Trust and Directs it to reconvey to the party or parties entitled thereto all the estate, right title and interest held by said trustee under said Deed of Trust. Said trustee is further directed to cancel said promissory note or notes which are delivered to said trustee herewith for that purpose.

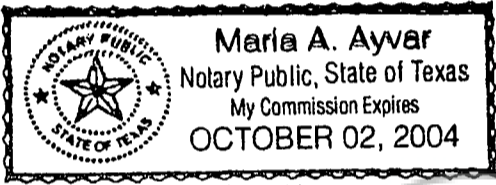
ASSOCIATES HOUSING FINANCE SERVICES, INC
Successor in interest to Ford Consumer Finance Company,
Inc. Ford Housing Finance Co. and Belgravia Financial
Services

May 25, 2001

BY: Barbara Tucker
BARBARA TUCKER

STATE OF Texas, County of Tarrant) ss.

This instrument was acknowledged before me on May 25, 2001.
By Barbara Tucker
Of ASSOCIATES HOUSING FINANCE SERVICES, INC.



Maria A Ayvar
Notary Public for
My commission Expires: Oct. 2, 2004

Stewart Title, as Successor trustee of the following described Deed of Trust:
Grantors: Donald J Libby and Lynn Libby, husband and wife
Beneficiary: ASSOCIATES HOUSING FINANCE SERVICES, INC.
Dated: October 25, 1996 Recorded: October 30, 1996 as File#: 195610; re-recorded
Page: ~~Book/Rec#~~ AS File#: 195885 on November 6, 1996,
Official Records of Carson City County Nevada.

Encumbering Real Property described therein

Having received from the beneficiary under said Deed of Trust a written request to reconvey, reciting that the obligation secured by said Deed of Trust has been fully paid and performed, hereby does grant, bargain, sell and convey, but without any covenant or warranty, express or implied, to the person or persons legally entitled thereto, all of the estate held by the undersigned in and to said described premises by virtue of said Deed of Trust.

IN WITNESS WHEREOF, Stewart Title, trustee, has caused its corporate name to be signed by its officer duly authorized thereunto by order of its board of Directors.

STEWART TITLE
By: James D. Rose
James D. Rose

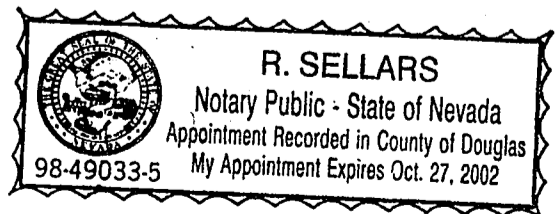
STATE OF NEVADA, County of Douglas) ss.

Personally appeared James D. Rose who being duly sworn that ^{he} ~~she~~ is the ^{Vice President} ~~assistant secretary~~ of Stewart Title, that said instrument was signed in behalf of said corporation by authority of its Board of Directors; acknowledged said instrument to be its voluntary act and deed, this 25th day of June, 2001.
Before me:

[Signature]
Notary Public

WHEN RECORDED, RETURN TO:

STEWART TITLE OF DOUGLAS COUNTY
P.O. Box 1029
Minden, NV 89423



0529850

BK 1201 PG 3681

COPY

REQUESTED BY
STEWART TITLE of DOUGLAS COUNTY

IN OFFICIAL RECORDS OF
DOUGLAS CO. NEVADA

2001 DEC 12 AM 10: 04

LINDA SLATER
RECORDER

\$18⁰⁰ PAID *K2* DEPUTY

0529850

BK 1201 PG 3682