Recording Requested By: WANDA JONES

When Recorded Return To:

WANDA JONES
ASSOCIATES HOME EQUITY
P. O. BOX 140969
IRVING, TX 75014-9946

<u>Substitution of Trustee and Full Reconveyance</u>

CitiFinancial Mortgage #:0003628359 "DOLGNER" Lender ID:11004/UNKNOWN DOUGLAS, Nevada ASSOCIATES HOME EQUITY SERVICES, INC. is the Owner and Holder of the Note secured by the Deed of Trust Dated: 12/30/1998, made by TAMMY DOLGNER as Trustor, with STEWART TITLE as Trustee, for the benefit of NATIONSCREDIT as Beneficiary, which said Deed of Trust was recorded 12/31/1998 in the Office of the County Recorder of DOUGLAS State of Nevada, as Instrument No.: 457814 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: 1032 ASPEN GROVE CIR, MINDEN, NV 89423

IN WITNESS WHEREOF, ASSOCIATES HOME EQUITY SERVICES, 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.

On April 24th, 2002

V. BROWN, Assistant Vice-President

STATE OF Texas COUNTY OF Dallas

ON April 24th, 2002, before me, DEBORAH L MCALLISTER, a Notary Public in and for the County of Dallas County, State of Texas, personally appeared V. BROWN, 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 hand and official seal,

DEBORAH L MCALLISTER Notary Expires: 12/02/2002 Deborah L. McAllister
Notary Public, State of Texas
My Comm. Expires 12/02/02

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.

*TDSTHAS*04/24/2002 02:01:00 PM*THAS01THAS0000000000000107122*NVDOUGL*0003628359

NVSTATE_TRUST_SUB •

Substitution of Trustee and Full Reconveyance - Page 2 of 2
By ASSOCIATES HOME EQUITY SERVICES, INC. as Trustee
On April 24th, 2002

By:

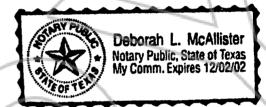
V. BROWN, ASST. VICE PRESIDENT

STATE OF Texas COUNTY OF Dallas

ON April 24th, 2002, before me, DEBORAH L MCALLISTER, 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.

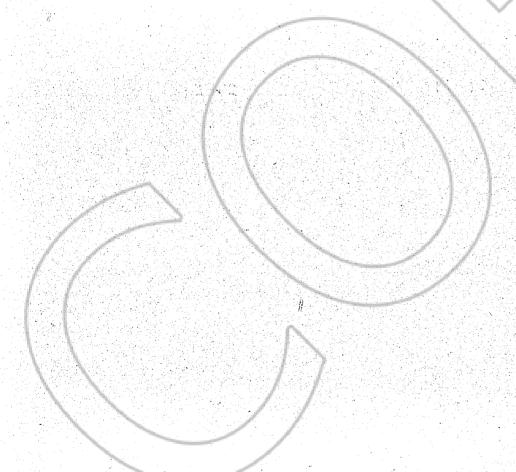
WITNES my hand and official seal,

DEBORAH L MCALLISTER 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*04/24/2002 02:01:00 PM*THAS01THAS0000000000000107122*NVDOUGL*0003628359

NVSTATE_TRUST_SUB *

REQUESTED BY

Cififian ancial
IN OFFICIAL RECORDS OF
DOUGLAS COLLEGE VADA

2002 JUN 20 PM 2: 47

LINDA SLATER
RECORDER

S /8 PAID (2 DEPUTY

0545184 BK0602PG06442