Assessor's/Tax ID No. 1420-07-712-006

Recording Requested By: WANDA JONES

When Recorded Return To:

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

Substitution of Trustee and Full Reconveyance

CitiFinancial Mortgage #:0001141896 "VASQUEZ" Lender ID:11012/UNKNOWN Douglas, Nevada ASSOCIATES HOME EQUITY SERVICES, INC. is the Owner and Holder of the Note secured by the Deed of Trust Dated: 09/27/2000, made by ARTHUR VASQUEZ AND DANA MARIE VASQUEZ as Trustor, with WESTERN TITLE as Trustee, for the benefit of ASSOCIATES HOME EQUITY SERVICES, INC. as Beneficiary, which said Deed of Trust was recorded 10/02/2000 in the Office of the County Recorder of Douglas State of Nevada, in Book/Reel/Liber: 1000 Page/Folio: 0232 as Instrument No.: 0500610 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: 3525 SMOKETREE AVE, CARSON CITY, NV 89705-8011

IN WITNESS WHEREOF, ASSOCIATES HOME EQUITY SERVICES, INC. 3113 SKYWAY CIRCLE NORTH, IRVING, TX 75038 as owner and ASSOCIATES HOME EQUITY SERVICES, INC. P. O. BOX 140969, , IRVING, TX 75014 as Substituted Trustee, have caused this instrument to be executed, each in its respective interest;

ASSOCIATES HOME EQUITY SERVICES, INC. On April 30th, 2002

R. LANCASTER, Vice-President

STATE OF Texas
COUNTY OF Dallas

ON , April 30th, 2002 before me, M. S. MONTOYA, a Notary Public in and for the County of Dallas County, State of Texas, personally appeared R. LANCASTER, 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.

WITWESS my hand and official seal,

M. 8. MONTOYA Notary Expires: 05/25/2005 M. S. Montoya
Notary Public, State of Texas
My Comm. Expires 05/25/05

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.

\*JVSTHAS\*04/30/2002 08:27:00 AM\*THAS01THAS0000000000000000106954\*THAS01THAS0000000000000000000106954\*0001141896

NVDOUGL\_TRUST\_SUB \*

By ASSOCIATES HOME EQUITY SERVICES, INC. as Trustee On April 30th, 2002

By:

R. LANCASTER, VICE PRESIDENT

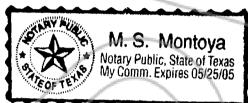
STATE OF Texas
COUNTY OF Dallas

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WITNESS my hand and official seal,

M. S. MONTOYA

Notary Expires: 05/25/2005



(This area for notarial seal)

NVDOUGL\_TRUST\_SUB \*

REQUESTED BY

CITITION OF CORDS OF
DOUGLAS ON MEYADA

2002 JUN 20 PM 3: 01

LINDA SLATER
RECORDER

PAID OFPUTY

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