

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 #:0003435373 "BAILEY" Lender ID:11012/FILE DOUGLAS, Nevada
ASSOCIATES HOME EQUITY SERVICES, INC. is the Owner and Holder of the Note secured by the Deed of Trust Dated: 08/23/1999, made by JOSEPH A BAILEY, AN UNMARRIED MAN AND DENISE E GAZELL, AN UNMARRIED WOMAN, AS JOINT TENANTS as Trustor, with NORTHERN NEVADA TITLE COMPANY as Trustee, for the benefit of FIRST FRANKLIN FINANCIAL CORPORATION as Beneficiary, which said Deed of Trust was recorded 08/30/1999 in the Office of the County Recorder of DOUGLAS State of Nevada, in Book/Reel/Liber: 899 Page/Folio: 5456 as Instrument No.: 475502 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: 3602 GREEN ACRES DR, CARSON CITY, NV 89705-6820

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 18th, 2002

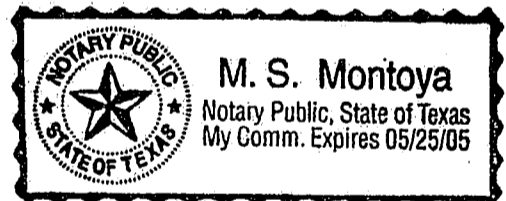
By: 
R. LANCASTER, Vice-President

STATE OF Texas
COUNTY OF Dallas

ON , April 18th, 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.

WITNESS my hand and official seal,


M. S. MONTOYA
Notary Expires: 05/25/2005



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


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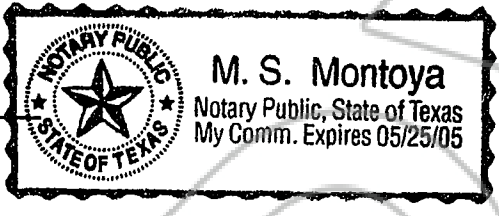
BK0702PG01313

By: 
R. LANCASTER, VICE PRESIDENT

STATE OF Texas
COUNTY OF Dallas

ON , April 18th, 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.

WITNESS my hand and official seal,

M. S. MONTOYA
Notary Expires: 05/25/2005



(This area for notarial seal)

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

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REQUESTED BY
Citifinancial
IN OFFICIAL RECORDS OF
DOUGLAS CO. NEVADA
2002 JUL -3 PM 2: 46
LINDA SLATER
RECORDER
\$18⁰⁰ PAID [Signature] DEPUTY

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