



CONSUMER LOAN SERVICING
 COLLATERAL CUSTOMER SERVICE
 PO BOX 11606
 LEXINGTON KY 40576

SUBSTITUTION OF TRUSTEE AND DEED OF FULL RECONVEYANCE

THE UNDERSIGNED, Bank One, NA formerly known as (if applicable), (hereinafter "Bank One"), located at 201 East Main Street, Lexington, Kentucky, 40507, being the current holder of that certain Note dated DECEMBER 17, 1999, securing a Deed of Trust, executed by ARTHUR HERVEY, A MARRIED MAN AS HIS SOLE AND SEPARATE PROPERTY, JOINED HEREIN PRO-FORMA BY HIS SPOUSE RANDEE HERVEY, as Trustor, STEWART TITLE OF NEVADA as Trustee, BANK ONE, NA as Beneficiary; and which Deed of Trust recorded FEBRUARY 14, 2000 as Instrument Number 0486271, Book 0200, Page 2259, (assignment recorded in Book, Page,) Official Records of DOUGLAS County, Nevada.

BANK ONE, NA
 As Trustee

RON DOLLINS
 Vice President

THE UNDERSIGNED being present legal owner and holder of the indebtedness secured by said Deed of Trust, hereby substitute themselves as Trustee in lieu of the above named Trustee under said Deed of Trust.

THE UNDERSIGNED hereby accepts said appointment as Trustee under said Deed of Trust and as Successor Trustee pursuant to request of said Owner and Holder and in accordance with the provisions of said Deed of Trust does HEREBY RECONVEY, WITHOUT, TO THE PERSON OR PERSONS LEGALLY ENTITLED THERETO all estate now held by them as Trustee under said Deed of Trust.

IN WITNESS WHEREOF, OWNER AND AS SUCCESSOR TRUSTEE, THE UNDERSIGNED have caused their presence to be executed this JULY 10, 2002.

BANK ONE NA

RON DOLLINS
 Vice President

State of Kentucky
 County of Fayette

Before me, Notary Public in and for said County and State, personally appeared RON DOLLINS, who acknowledged that he or she did sign the foregoing instrument in his or her capacity as a duly authorized officer of, and for and on behalf of said Bank.

IN TESTIMONY WHEREOF, I have hereunto subscribed my name and affixed my official seal on this JULY 10, 2002.

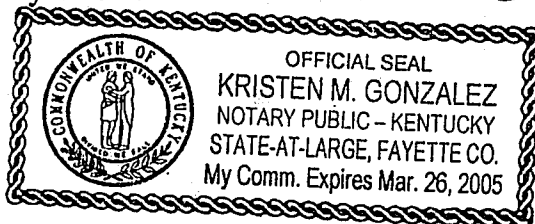
Notary Public

Prepared By: KMG

00426370004302

0548064

BK 0702 PG 08623



COPY

REQUESTED BY
Bank One
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

2002 JUL 26 PM 12:02

LINDA SLATER
RECORDER

\$18⁰⁰ PAID KJ DEPUTY

0548064

BK 0702 PG 08624