Assessor's/Tax ID No.: 37-431-02 Recording Requested By: American Release Corporation

When Recorded Return To:

American Release Corp. P.O. Box 458 95 Kimberling City Ctr. Kimberling City, MO 65686-0458

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

Associates Home Equity Services, Inc.- Citi F #:0001138597XXXX "RUDD" Lender ID:11000/ Douglas, Nevada ASSOCIATES MORTGAGE CORPORATION is the Owner and Holder of the Note secured by the Deed of Trust dated 04/30/1998, made by JERALD R. RUDD AND DARLEEN A. RUDD HUSBAND AND WIFE AS JOINT TENANTS AND PATRICK M. NEALY AND CHARLEEN K. NEALY HUSBAND AND WIFE AS JOINT TENANTS, as Trustor, with STEWART TITLE as Trustee, for the benefit of ASSOCIATES MORTGAGE CORPORATION as Beneficiary, which said Deed of Trust was recorded on 05/08/1998 in the Office of the County Recorder of DOUGLAS State of Nevada, as Instrument No. 0439160 Book 0598, Page 1376, RERECORDED 05/22/1998 as Instrument No. 0440319, Book No. 0598, Page No. 4762 wherein said Owner and Holder hereby substitutes AMERICAN RELEASE CORPORATION as Trustee in lieu of the above-named Trustee under said Deed of Trust.

Property Address: 3700 Granite Way, Wellington, NV, 89444

IN WITNESS WHEREOF, ASSOCIATES MORTGAGE CORPORATION as owner and Substituted Trustee, have caused this instrument to be executed, each in its respective interest;

Associates Mortgage Corporation October 04, 2002

VICKI FOSMO, VICE PRESIDENT

AMERICAN RELEASE CORPORATION 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.

By AMERICAN RELEASE CORPORATION as Trustee October 04, 2002

VICKI FOSMO, VICE PRESIDENT

STATE OF Missouri COUNTY OF Stone

ON October 04, 2002, before me, PEG WEBER, a Notary Public in and for the County of Stone County, State of Missouri, personally appeared Vicki Fosmo, 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) executed the instrument.

PEG

Notary Expires: 09/27/2005

PEG WEBER Notary Public - Notary Seal STATE OF MISSOURI **Stone County** My Commission Expires Sept. 27, 2005

BJR*20020812-0067 NVDOUGL DOUGLAS NV BAT: 302270 KXNVSBR1

(This area for notarial seal)

STATE OF Missouri COUNTY OF Stone

ON October 04, 2002, before me, PEG WEBER, a Notary Public in and for the County of Stone County, State of Missouri, personally appeared Vicki Fosmo, 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.

PEG WEBER

Notary Expires: 09/27/2005

PEG WEBER
Notary Public - Notary Seal
STATE OF MISSOURI
Stone County
My Commission Expires Sept. 27, 2005

(This area for notarial seal)

ARC, 95 Kimberling City Ctr. Ln. Kimberling City, MO 65686 (417) 739-1178 BJR*20020812-0067 NVDOUGL DOUGLAS NV BAT: 302270/0001138597XXXX KXNVSBR1

REQUESTED BY

A MERICAN RECONDS OF

DOUGLAS CO. HEVADA

2002 OCT 14 AM 9: 15

LINDA SLATER
RECORDER

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