Assessor's/Tax ID No. 21-120-44

Recording Requested By: CITIFINANCIAL MORTGAGE COMPANY, INC.

When Recorded Return To:

DONNA ASHBY 2685 BUCKBOARD CT MINDEN, NV 894239254

Substitution of Trustee and Full Reconveyance

CitiFinancial Mortgage #:0002322840 "ASHBY" 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: 10/29/1999, made by DONNA M. ASHBY AND JAMES R. ASHBY, WIFE AND HUSBAND 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 11/03/1999 in the Office of the County Recorder of Douglas State of Nevada, in Book/Reel/Liber: 1199 Page/Folio: 0545 as Instrument No.: 0479978 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: 2685 BUCKBOARD CT, MINDEN, NV 89423

IN WITNESS WHEREOF, ASSOCIATES HOME EQUITY SERVICES, INC. 3113 SKYWAY CIRCLE NORTH, IRVINGTX 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 October 8th, 2002

N. SOTO, Assistant Vice-President

STATE OF Texas COUNTY OF Dallas

On October 8th, 2002, before me, LATONIA WOODS, a Notary Public in and for Dallas County, in the State of Texas, personally appeared N. SOTO, 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,

LATONIA WOODS

Notary Expires: 11/06/2005

LATONIA WOODS
NOTARY PUBLIC
State of Texas
Comm. Exp. 11-08-2005

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

*1LATHAS*10/08/2002 10:17:00 AM*THAS01THAS00000000000000157417*THAS01THAS000000000000000157417*0002322340

NVDOUGL_TRUST_SUB *

Substitution of Trustee and Full Reconveyance - Page 2 of 2

By ASSOCIATES HOME EQUITY SERVICES, INC. as Trustee On October 8th, 2002

By:

N. SOTO, ASST. VICE PRESIDENT

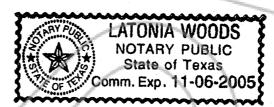
STATE OF Texas
COUNTY OF Dallas

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WITNESS my hand and official seal,

LATONIA WOODS

Notary Expires: 11/06/2005



(This area for notarial seal)

NVDOUGL_TRUST_SUB *

DOUGLAS CO. NEVADA

REQUESTED BY

2002 NOV -4 PM 12: 11

LINDA SLATER
RECORDER

PAID DEPUTY

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