

Assessor's/Tax ID No. 1220-22-310-044

Recording Requested By:
CITIFINANCIAL MORTGAGE COMPANY, INC.

When Recorded Return To:

✓ DONALD ENSMINGER
672 BOWLES LN
GARDNERVILLE, NV 894108116

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

CitiFinancial Mortgage #:0003545466 "ENSMINGER" 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: 07/18/2000, made by DONALD ENSMINGER, AN UNMARRIED MAN as Trustor, with WESTERN TITLE as
Trustee, for the benefit of FIRST FRANKLIN FINANCIAL CORPORATION as Beneficiary, which said Deed of Trust
was recorded 07/26/2000 in the Office of the County Recorder of Douglas State of Nevada, in Book/Reel/Liber:
0700 Page/Folio: 3965 as Instrument No.: 0496397 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 : 672 BOWLES LN, GARDNERVILLE, NV 89410-8116

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 December 10th, 2002

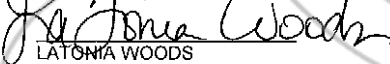


N. SOTO, Assistant Vice-President

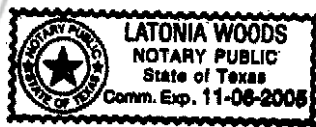
STATE OF Texas
COUNTY OF Dallas

On December 10th, 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



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
*LATHAS*12/10/2002 10:49:00 AM*THAS01THAS00000000000000175590*THAS01THAS00000000000000175590*0003545466 NVDOUGL_TRUST_SUB*

0564123
BK0103PG06384

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

By ASSOCIATES HOME EQUITY SERVICES, INC. as Trustee
On December 10th, 2002

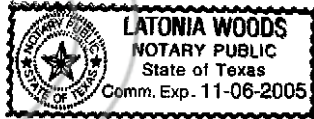
By: *N. Soto*
N.SOTO, ASSISTANT VICE PRESIDENT

STATE OF Texas
COUNTY OF Dallas

On December 10th, 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,

Latoria Woods
LATONIA WOODS
Notary Expires: 11/06/2005



(This area for notarial seal)

*LATHAS*12/10/2002 10:49:00 AM*THAS01THAS0000000000000000175590*THAS01THAS0000000000000000175590*000354568 NVDOUGL_TRUST_SUB*

REQUESTED BY
Citi Finacial
IN OFFICIAL RECORDS OF
DOUGLAS COUNTY, NEVADA

2003 JAN 16 PM 12: 17

WERNER CHRISTEN
RECORDER

\$ 18⁰⁰ PAID *K2* DEPUTY

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