

APN 04-061-04

Recording Requested By:
ASSOCIATES HOME EQUITY

When Recorded Return To:

MICHAEL LEAVITT
Po Box 342
ALAMO, NV 89001-0342

Plc 1288

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

Associates Home Equity Services #0320564530262385 "LEAVITT" Lender ID: BOX 11233 Lincoln, Nevada
ASSOCIATES HOME EQUITY SERVICES, INC. is the Owner and Holder of the Note secured by the Deed of Trust dated 05/29/1998, made by MICHAEL E LEAVITT, AND VERA DELL LEAVITT HUSBAND AND WIFE SA JOINT TENANTS as Trustor, with COW COUNTY TITLE COMPANY as Trustee, for the benefit of ASSOCIATES HOME EQUITY SERVICES, INC. as Beneficiary, which said Deed of Trust was recorded on 06/04/1998 in the Office of the County Recorder of LINCOLN State of Nevada, as Instrument No. 111088 Book 135, Page 145, 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.

Legal: TAX ID 04-061-04

IN WITNESS WHEREOF, ASSOCIATES HOME EQUITY SERVICES, INC. as owner and Substituted Trustee, have caused this instrument to be executed, each in its respective interest;

Associates Home Equity Services, Inc.
On December 05, 2000

By [Signature]
L. TUCKER, ASST. VICE PRESIDENT

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.

By ASSOCIATES HOME EQUITY SERVICES, INC.
as Trustee
On December 05, 2000

By [Signature]
NI MOPHERSON, ASST. VICE PRES.

STATE OF Texas
COUNTY OF Dallas

ON December 05, 2000, before me, LILLIAN G FLORES, a Notary Public in and for the County of Dallas County, State of Texas, personally appeared L. TUCKER, ASST. 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.

[Signature]
LILLIAN G FLORES
Notary Expires: 12/02/2002



(This area for notarial seal)

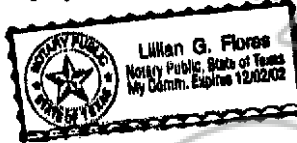
MLM-10001122-0004 MALINCO LINCOLN NV (AT: 3573 1000/0001)

Page 2 Substitution of Trustee and Full Reconveyance

STATE OF Texas
COUNTY OF Dallas

ON December 05, 2000, before me, LILLIAN G FLORES, a Notary Public in and for the County of Dallas County, State of Texas, personally appeared N. MCPHERSON, ASST. VICE PRES., 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.

Lillian G Flores
LILLIAN G FLORES
Notary Expires: 12/02/2002



(This area for notarial seal)
ASSOCIATES HOME EQUITY, P. O. Box 140969, Irving, Texas 75014-9946
HLM-19991122-0094 NMLINCO LINCOLN NV BAT: 35730320064530262965 ICN/V58R1

COPY

NO. 115807

FILED AND RECORDED AT REQUEST OF
COW COUNTY TITLE
DECEMBER 27, 2000
A. 35 MINUTE PAST 03 O'CLOCK
PM IN BOOK 152 OF OFFICIAL
RECORDS PAGE 529 LINCOLN
COUNTY, NEVADA.

LESLIE BOUCHER
COUNTY RECORDER
BY *Leslie Boucher* DEPUTY