

SUBSTITUTION OF TRUSTEE AND DEED OF RECOVEYANCE

The undersigned is the owner and holder of the Deed of Trust described below and the promissory note or notes secured thereby. Said note or notes together with all other indebtedness secured by said Deed of Trust have been fully paid. The Undersigned hereby appoints First American Title as successor trustee of said Deed of Trust and Directs it to reconvey to the party or parties entitled thereto all the estate, right title and interest held by said trustee under said Deed of Trust. Said trustee is further directed to cancel said promissory note or notes which are delivered to said trustee herewith for that purpose.

ASSOCIATES HOUSING FINANCE SERVICES, INC
Successor in interest to Ford Consumer Finance Company,
Inc. Ford Housing Finance Co. and Belgravia Financial
Services.

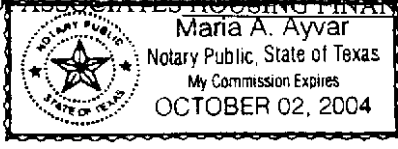
June 25, 2001

BY: Leonard Roseman

STATE OF TEXAS, County of Tarrant ss.

This instrument was acknowledged before me on June 25, 2001.

By LEONARD ROSEMAN
OF ~~ASSOCIATES HOUSING FINANCE SERVICES, INC.~~



Maria A Ayvar
Notary Public for
My commission Expires: Oct. 2 2004

First American Title, as Successor trustee of the following described Deed of Trust:

Grantors: Aaron Michale Paul Ruh, a single person
Beneficiary: ASSOCIATES HOUSING FINANCE SERVICES, INC.
Dated: February 26, 1999 Recorded: March 3, 1999
Page: 326 Book/Real #: 140 File#: 112406
Official Records of Lincoln County Nevada.

Encumbering Real Property described therein

Having received from the beneficiary under said Deed of Trust a written request to reconvey, reciting that the obligation secured by said Deed of Trust has been fully paid and performed, hereby does grant, bargain, sell and convey, but without any covenant or warranty, express or implied, to the person or persons legally entitled thereto, all of the estate held by the undersigned in and to said described premises by virtue of said Deed of Trust.

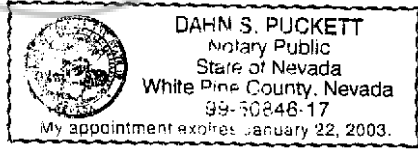
IN WITNESS WHEREOF, First American Title, trustee, ahs caused its corporate name to be signed by its officer duly authorized thereunto by order of its board of Directors.

By: Marian L Jenkins

STATE OF NEVADA, County of WHITE PINE ss.

Personally appeared MARIAN L. JENKINS who being duly sworn that she is the VICE PRESIDENT ~~assistant secretary~~ of First American Title, that said instrument was signed in behalf of said corporation by authority of its Board of Directors; acknowledged said instrument to be its voluntary act and deed, this 7th day of JUNE, 2002. Before me:

Dahn S. Puckett
Notary Public



COPY

118270

FILED FOR RECORDING
AT THE REQUEST OF

First American Title

2002 JUN 10 PM 4 25

LINCOLN COUNTY RECORDED
FEE \$18.00
LESLIE BOUCHER AB