

178848

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 Eugene T Phillips 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.

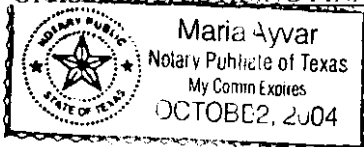
August 23, 2002

BY Barbara Tucker

STATE OF TX, County of TARRANT ss.

This instrument was acknowledged before me on August 23, 2002.

By BARBARA TUCKER  
Of ASSOCIATES HOUSING FINANCE SERVICES, INC.



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

Eugene T Phillips, as successor trustee of the following described Deed of Trust:

Grantors: Eugene T Phillips and Cathy E Phillips, Husband and wife  
Beneficiary: ASSOCIATES HOUSING FINANCE SERVICES, INC.  
Dated: July 10, 1999 Recorded: July 29, 1994  
Page: 260 Book/Real #: 273 File#: 154358  
Official Records of Esch 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.

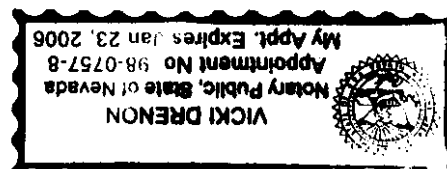
IN WITNESS WHEREOF, Eugene T Phillips, trustee, has caused its corporate name to be signed by its officer duly authorized thereunto by order of its board of Directors.

By: Eugene T. Phillips

STATE OF NEVADA, County of Eureka ss.

Personally appeared Eugene T. Phillips who being duly sworn that she is the assistant secretary of Eugene T Phillips, 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 26th day of September, 2002  
Before me:

Vicki Drenon  
Notary Public



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OFFICIAL RECORDS  
RECORDED AT THE COUNTY CLERK'S OFFICE  
*Associates Housing Finance*  
02 SEP 30 AM 8:42

EDWARDS COUNTY, NEVADA  
M.H. REBALEATI, RECORDER  
FILE NO. 178848  
FEES 15<sup>00</sup>

COPY

WILLIAM H. REBALEATI  
COUNTY CLERK  
EDWARDS COUNTY, NEVADA  
RECEIVED

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