Recording Requested By: American Release Corporation

When Recorded Return To:

American Release Corp. 13099 State Highway 13 P.O. Box 458 Kimberling City, MO 65686-

SUBSTITUTION OF TRUSTEE

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Cook County Recorder

Associates Home Equity Services, Ltc. #:0217255587018960 "HOOVER" Lender ID:/ Cook, Illinois WHEREAS, the undersigned is the present Beneficiary under the Deed of Trust described as follows:

Original Trustor: LARRY HOOVEL AND DOROTHY A HOOVER, HIS WIFE IN JOINT TENANCY Original Beneficiary: ASSOCIATES FINANCE, INC.

Original Trustee: GARY OTTO, BAVE

Dated: 09/18/1998

Recorded on 09/21/1998 as Instrument No. 98839640 Book/Reel/Liber 1049,

Page/Folio 0081,

In the County of COOK, State of ILLINOIS

Legal:

LOT 46 AND THE NORTH 13.4 FEET IN BLOCK 192 IN SOUTH CHICAGO, BEING A SUBDIVISION BY CALUMET AND CHICAGO CANAL AND DOCK COMPANY OF PART OF SECTION 7, TOWNSHIP 37 NORTH, RANGE 15, EAST OF THE THIRD PRINCIPAL MERIDIAN AND SECTION 12 AND SECTION 13. TOWNSHIP 37 NORTH, RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN ACCORDING TO THE PLAT THEREOF RECORDED AUGUST 4, 1875 IN BOOK 9 OF PLATS 93 AS DOCUMENT NO. 42641, IN COOK COUNTY, ILLINOIS.

Assessor's/Tax ID No.: 25-12-430-067

Property Address: 10207 SOUTH HOXIE, CHICAGO, IL, 60617

AND WHEREAS, the undersigned, who is the present Beneficiary under said Deed of Trust, desires to appoint—a successor Trustee under said-Deed of Trust in the place and stead of present Trustee thereunder;

Now therefore, the undersigned hereby appoints ASSOCIATES FINANCE, INC. Whose address is , , as Successor Trustee under said Deed of Trust, to have all the powers of said original Trustee, effective immediately.

Associates Finance, Inc. On February 16, 2001

CHEDDY LUDWIC VICE BEES TON

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Page 2 Substitution of Trustee

STATE OF Missouri COUNTY OF Stone

ON _February 16, 2001, before me, MELISSA DAVIS, a Notary Public in and for the County of Stone County, State of Missouri, personally appeared Cherry Ludwig, 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.

MELISSA DAVIS

Notary Expires 71/16/2005

MELISSA DAVIS

Notary Public - Notary Seal

State of Missouri

Stone County

My.Commission Expires Jan 16, 2005

(This area for notarial seal)

Prepared By: Cherry Ludwig, 4:3099 State Hwy 13, Suite F., Kimberling City, MO 65686
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