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SUBSTITUTION OF TRUSTEE

NOTICE IS HEREBY GIVEN: That the undersigned desires to substitute a new Trustee under the Deed of Trust hereinafter referred to, in the place and stead of the present Trustee thereunder, in the manner in said Deed of Trust provided, and does hereby substitute ROBERT S. PENLAND.

G.L. Silvey was the original Trustee in the Deed of Trust hereinafter described.

GRANTOR: ROY LEE AUTRY AND BETTY JO AUTRY

BENEFICIARY: ASSOCIATES FINANCE, INC.

Recorded on July 22, 1993. As Document 93571929 the Official Records of Cook County, Illinois. Whenever the context hereof so requires, the masculine gender includes the feminine and/or neuter, and the singular number includes the plural.

DATED: May 26, 1998

TRUSTOR OR PRESENT RECORD OWNER IS:

BENEFICIARY: ASSOCIATES FINANCE, INC.

BY: Charles F. Baum, Operations Vice-President

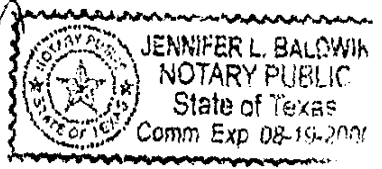
ACKNOWLEDGMENT

STATE OF TEXAS )
COUNTY OF DALLAS )

On May 26, 1998, before me, Jennifer L. Balowik Notary Public, personally appeared Charles F. Baum, 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(ies), and that by his/her/their signature(s) 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:

Jennifer L. Balowik
Notary Public, State of Texas



After Recording Return To:
Roy Autry
6123 S. Honore St.
Chicago, IL 60636

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