

Recording Requested By:
EquiCredit Corporation

When Recorded Return To:

✓ EquiCredit Corporation
P. O. Box 44136
Mail Code: FL9-015-04-14
Jacksonville, FL 32231-

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

8539000078
EquiCredit Corporation #:53900007 "MCELHANEY" Lender ID:436/ Douglas, Nevada

FIRST BANK NATIONAL ASSOCIATION, TR U/A DTD 12/1/96 (EQCC HOME EQUITY LOAN TRUST 1996-4), BY EQUICREDIT CORPORATION OF AMERICA, ATTORNEY-IN-FACT is the Owner and Holder of the Note secured by the Deed of Trust dated 11/20/1996, made by ROBERT C. MCELHANEY, AND GAYLE E. MCLHANEY HUSBAND AND WIFE AS JOINT TENANTS WITH RIGHT OF SURVIVORSHIP as Trustor, with WESTERN TITLE COMPANY, INC. as Trustee, for the benefit of EQUICREDIT CORPORATION OF NV. as Beneficiary, which said Deed of Trust was recorded on 11/20/1996 in the Office of the County Recorder of DOUGLAS State of Nevada, as Instrument No. 401386 Book 1196, Page 3369, wherein said Owner and Holder hereby substitutes UNITRUSCO CORPORATION as Trustee in lieu of the above-named Trustee under said Deed of Trust.

Property Address: 1246 Kingston Way, Gardnerville, NV, 89410

IN WITNESS WHEREOF, FIRST BANK NATIONAL ASSOCIATION, TR U/A DTD 12/1/96 (EQCC HOME EQUITY LOAN TRUST 1996-4), BY EQUICREDIT CORPORATION OF AMERICA, ATTORNEY-IN-FACT as owner and Substituted Trustee, have caused this instrument to be executed, each in its respective interest;

EquiCredit Corporation of America, a Delaware corporation, is executing this Satisfaction/Release by and through its duly authorized corporate officer by authority granted it pursuant to a certain Limited Power of Attorney executed by First Bank National Association, in its designated fiduciary capacity.

First Bank National Association, TR U/A dtd
12/1/96 (EQCC Home Equity Loan Trust 1996-4),
by EquiCredit Corporation of America,
Attorney-in-Fact POA in Douglas Bk 796 Pg
5445 Rec 7/31/96
On February 10, 1999

By: A. LaFear
A. LAFEAR, ASST. VICE PRESIDENT

UNITRUSCO CORPORATION 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 UNITRUSCO CORPORATION as Trustee
On February 10, 1999

By: T. Haug
T. HAUG, ASST. VICE PRESIDENT

STATE OF Florida
COUNTY OF Duval

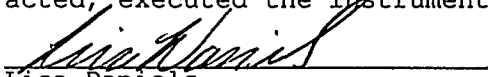
ON February 10, 1999, before me, Lisa Daniels, a Notary Public in and for the County of Duval County, State of Florida, personally appeared A. LaFear, Asst. Vice President, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed 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.

Lisa Daniels
Lisa Daniels
Notary Expires: 06/23/2002 #CC753750

NOTARY PUBLIC STATE OF FLORIDA
LISA DANIELS
COMMISSION # CC753750
EXPIRES 6/23/2002
BONDED THRU ASA 1-888-NOTARY1

STATE OF Florida
COUNTY OF Duval

ON February 10, 1999, before me, Lisa Daniels, a Notary Public in and for the County of Duval County, State of Florida, personally appeared T. Haug, 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.


Lisa Daniels

Notary Expires: 06/23/2002 #CC753750

NOTARY PUBLIC STATE OF FLORIDA
LISA DANIELS
COMMISSION # CC753750
EXPIRES 6/23/2002
BONDED THRU ASA 1-888-NOTARY1

(This area for notarial seal)

Deedee Mallari, EquiCredit Corporation, P O Box 44136 Mail Code: FL9-015-04-14, Jacksonville, FL, 32231
BSA-19990209-0044 NVDOUGL DOUGLAS NV BAT: 6373/53900007 KXNV5BR1

COPY

REQUESTED BY
Equi Credit Corp
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

'99 FEB 26 A8:56

0461939

BK0299PG5201

LINDA SLATER
RECORDER
\$ 11.00 PAID K2 DEPUTY