

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

EquiCredit Corporation #:8010006867 "BROWN" Lender ID:469402/ Douglas, Nevada

FIRST BANK NATIONAL ASSOCIATION, TR U/A DTD 8/1/96 (EQCC HOME EQUITY LOAN TRUST 1996-3), BY EQUICREDIT CORPORATION OF AMERICA, ATTORNEY-IN-FACT; is the Owner and Holder of the Note secured by the Deed of Trust dated 04/30/1996, made by FRANKLIN E. BROWN, AND VALERIE J. GARCIA BROWN HUSBAND AND WIFE AS JOINT TENANTS as Trustor, with RICK LONG as Trustee, for the benefit of EQUICREDIT CORPORATION OF NV. as Beneficiary, which said Deed of Trust was recorded on 05/06/1996 in the Office of the County Recorder of DOUGLAS State of Nevada, as Instrument No. 387102 Book 596, Page 862, wherein said Owner and Holder hereby substitutes UNITRUSCO CORPORATION as Trustee in lieu of the above-named Trustee under said Deed of Trust.

Assessor's/Tax ID No.: 09-332-11
Property Address: 615 Bluerock Road, Gardnerville, NV, 89410

IN WITNESS WHEREOF, FIRST BANK NATIONAL ASSOCIATION, TR U/A DTD 8/1/96 (EQCC HOME EQUITY LOAN TRUST 1996-3), 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 8/1/96 (EQCC Home Equity Loan Trust 1996-3), by EquiCredit Corporation of America, Attorney-in-Fact; POA Bibb Co. on 4/23/96 Doc.12191 B1561 P31
On October 29, 1999

By: [Signature]
J. A. ALSUP, 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 October 29, 1999

By: [Signature]
ROBIN A. POWELL, MORTGAGE OFFICER

SEAL

STATE OF Florida
COUNTY OF Duval

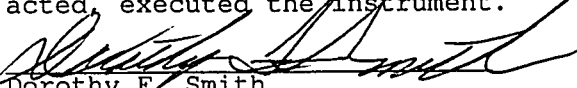
ON October 29, 1999, before me, Marion D. Watson, a Notary Public in and for the County of Duval County, State of Florida, personally appeared J. A. Alsup, Asst. Vice President, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed 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.

Marion D. Watson
Marion D. Watson
Notary Expires: 09/29/2003 #CC875316

MARION D. WATSON
NOTARY PUBLIC - STATE OF FLORIDA
COMMISSION # CC875316
EXPIRES 9/29/2003
BONDED THRU ASA 1-888-NOTARY1

STATE OF Florida
COUNTY OF Duval

ON October 29, 1999, before me, Dorothy F. Smith, a Notary Public in and for the County of Duval County, State of Florida, personally appeared Robin A. Powell, Mortgage Officer, 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.


Dorothy F. Smith
Notary Expires: 07/05/2003 #CC852060

NOTARY PUBLIC - STATE OF FLORIDA
DOROTHY F SMITH
COMMISSION # CC852060
EXPIRES 7/5/2003
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-19991029-0057 NVDOUGL DOUGLAS NV BAT: 8552/8010006867 KXNVSBR1

COPY

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

1999 NOV 18 PM 2: 17

LINDA SLATER
RECORDER

\$11.00 PAID K2 DEPUTY

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BK1199PG3442