

Recording Requested By:
NationsCredit Financial Services Corporation

When Recorded Return To:

NationsCredit Fin. Svcs Corp.
dba EquiCredit
10401 Deerwood Park Blvd
Jacksonville, FL 32256-

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE



NationsCredit #:7000530225 "Sgambati" Lender ID:001112/ Douglas, Nevada

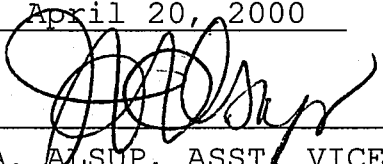
NATIONSCREDIT HOME EQUITY SERVICES CORPORATION is the Owner and Holder of the Note secured by the Deed of Trust dated 10/08/1997, made by DAVID SGAMBATI, A SINGLE MAN as Trustor, with CMG FUNDING CORP. A DELAWARE CORPORATION as Trustee, for the benefit of CMG FUNDING CORP., A DELAWARE CORPORATION as Beneficiary, which said Deed of Trust was recorded on 10/16/1997 in the Office of the County Recorder of DOUGLAS State of Nevada, as Instrument No. 0424100 Book 1097, Page 3018, 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.: 1320-32-712-024
Property Address: 1503 Mill Creek Way, Gardnerville, NV, 89410

IN WITNESS WHEREOF, NATIONSCREDIT HOME EQUITY SERVICES CORPORATION as owner and Substituted Trustee, have caused this instrument to be executed, each in its respective interest;

NationsCredit Home Equity Services Corporation

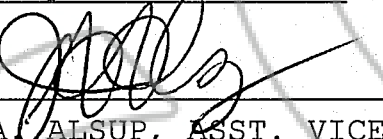
On April 20, 2000

By: 
J. A. ALSUP, ASST. VICE PRESIDENT

SEAL

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 April 20, 2000

By: 
J. A. ALSUP, ASST. VICE PRESIDENT

SEAL

STATE OF Florida
COUNTY OF Duval

ON April 20, 2000, before me, Robin A. Powell, a Notary Public in and for the County of Duval County, State of Florida, personally appeared J. A. Alsop, 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.


Robin A. Powell
Notary Expires: 10/08/2000 #CC591736

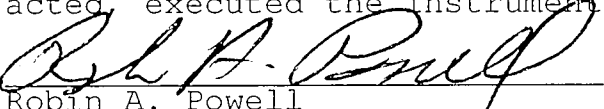
ROBIN A. POWELL
NOTARY PUBLIC - STATE OF FLORIDA
COMMISSION # CC591736
EXPIRES 10/8/2000
BONDED THRU ASA 1-888-NOTARY1

(This area for notarial seal)

0491573
BK0500PG1833

STATE OF Florida
COUNTY OF Duval

ON April 20, 2000, before me, Robin A. Powell, 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.


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COMMISSION # CC591736
EXPIRES 10/8/2000
BONDED THRU ASA 1-888-NOTARY1

(This area for notarial seal)

Benilda Ranada, NationsCredit, P O Box 44136 Mail Code: FL9-015-04-14, Jacksonville, FL, 32231
BIR-20000420-0031 NVDOUGL DOUGLAS NV BAT: 9101/7000530225 KXNVSBR1

COOPY

REQUESTED BY
NationsCredit
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

2000 MAY -8 PM 1:58

LINDA SLATER
RECORDER

\$ 11.00 PAID *OK* DEPUTY

0491573

BK0500PG1839