

Recording Requested By:
NationsCredit Financial Services Corp.

When Recorded Return To:

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

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE



NationsCredit #:7002985203 "KOUGAENKO" Lender ID:001305/ Douglas, Nevada

NATIONSCREDIT HOME EQUITY SERVICES CORPORATION is the Owner and Holder of the Note secured by the Deed of Trust dated 04/15/1999, made by ELENA KOUGAENKO, AN UNMARRIED WOMAN as Trustor, with WESTWOOD ASSOCIATES, A CALIFORNIA CORPORATION as Trustee, for the benefit of WMC MORTGAGE CORP. as Beneficiary, which said Deed of Trust was recorded on 04/29/1999 in the Office of the County Recorder of DOUGLAS State of Nevada, as Instrument No. 0466873 Book 0499, Page 6301, 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.: 05-172-19
Property Address: 667 Lookout Road, Stateline, NV, 89448

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 June 23, 2000

By G. Davis
G. DAVIS, MORTGAGE OFFICER

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.

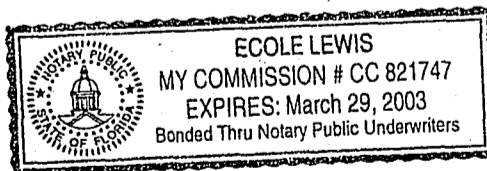
By UNITRUSCO CORPORATION as Trustee
On June 23, 2000

By C. Jarvis
C. JARVIS, VICE PRESIDENT

STATE OF Florida
COUNTY OF Duval

ON June 23, 2000, before me, ECOLE LEWIS, a Notary Public in and for the County of Duval County, State of Florida, personally appeared G. Davis, 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.

Ecole Lewis
ECOLE LEWIS
Notary Expires: 03/29/2003 #CC 821747



(This area for notarial seal)

STATE OF Florida
COUNTY OF Duval

ON June 23, 2000, before me, SARA J. HARDIN, a Notary Public in and for the County of Duval County, State of Florida, personally appeared C. Jarvis, 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.

Sara J. Hardin

SARA J. HARDIN
Notary Expires: 12/15/2003 #CC895660

SARA J. HARDIN
NOTARY PUBLIC - STATE OF FLORIDA
COMMISSION # CC895660
EXPIRES 12/15/2003
BONDED THRU ASA 1-888-NOTARY1

(This area for notarial seal)

Beth Klinkenberg, NationsCredit,
P O Box 44136 Mail Code: FL9-015-04-14, Jacksonville, FL, 32231, 904-457-5769
EAK-20000622-0009 NVDOUGL DOUGLAS NV BAT: 9359/7002985203 KXNVSB1

COOPER

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

2000 AUG 28 AM 10: 36

LINDA SLATER
RECORDER

\$ 11.00 PAID *Kg* DEPUTY

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