

Recording Requested By:
Fairbanks Capital Corp.

When Recorded Return To:

✓ Fairbanks Capital Corp.
3815 South West Temple
Salt Lake City, UT 84115-4412

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE



Loan Servicing Center #:1100218088 "TODD" Lender ID:333/0010021808 Douglas, Nevada

WMC MORTGAGE CORP., BY FAIRBANKS CAPITAL CORP. ITS ATTORNEY IN FACT is the Owner and Holder of the Note secured by the Deed of Trust dated 04/16/1998, made by CHARLES W. TODD AND TURIA R. SEIGER-TODD, HUSBAND AND WIFE 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 04/20/1998 in the Office of the County Recorder of DOUGLAS State of Nevada, as Instrument No. 0437694 Book 0498, Page 3645, wherein said Owner and Holder hereby substitutes FAIRBANKS CAPITAL CORP. as Trustee in lieu of the above-named Trustee under said Deed of Trust.

Assessor's/Tax ID No.: 000017301010
Property Address: 1731 Westwood Dr, Minden, NV, 89423

IN WITNESS WHEREOF, WMC MORTGAGE CORP., BY FAIRBANKS CAPITAL CORP. ITS ATTORNEY IN FACT as owner and Substituted Trustee, have caused this instrument to be executed, each in its respective interest;

WMC Mortgage Corp., by Fairbanks Capital Corp. Its Attorney in Fact
On October 30, 2000

By: Carol A. Lynn
CAROL A. LYNN, ASST. SECRETARY.
DOCUMENT CONTROL

FAIRBANKS CAPITAL CORP. 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.

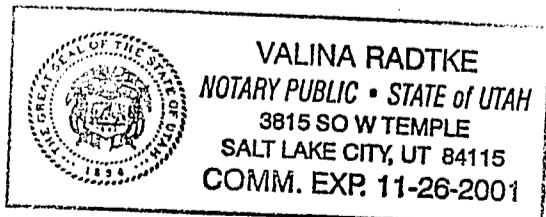
By FAIRBANKS CAPITAL CORP. as Trustee
On October 30, 2000

By: Kristen M. Varnedoe
KRISTEN M. VARNEDOE, ASST.
SECRETARY DOCUMENT CONTROL

STATE OF Utah
COUNTY OF Salt Lake

ON October 30, 2000, before me, VALINA RADTKE, a Notary Public in and for the County of Salt Lake County, State of Utah, personally appeared Carol A. Lynn, Asst. Secretary Document Control, 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.

Valina Radtke
VALINA RADTKE
Notary Expires: 11/26/2001



(This area for notarial seal)

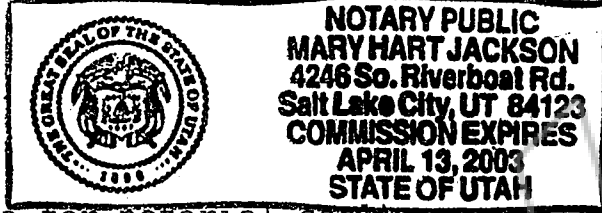
0502849

BK1100PG0968

STATE OF Utah
COUNTY OF Salt Lake

ON October 30, 2000, before me, MARY HART JACKSON, a Notary Public in and for the County of Salt Lake County, State of Utah, personally appeared KRISTEN M. VARNEDOE, ASST. SECRETARY DOCUMENT CONTROL, 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.

Mary Hart Jackson
MARY HART JACKSON
Notary Expires: 04/13/2003



(This area for notarial seal)

Fairbanks Capital Corp. 3815 S. West Temple, Salt Lake City, UT 84115
TMT-20001030-0017 NVDOUGL DOUGLAS NV BAT: 301412/1100218088 KXNVSB1

COOPER

REQUESTED BY
Fairbanks Capital
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

2000 NOV -6 AM 10: 03

LINDA SLATER
RECORDER

\$ 11.00 PAID *KJ* DEPUTY

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