

Recording Requested By:  
Fairbanks Capital Corp.

When Recorded Return To:

✓ ARTHUR HOUSTON  
P O Box 1205  
Gardnerville, NV 89410

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE




Loan Servicing Center #:1100219821 "HOUSTON" Lender ID:331/0010021982 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 02/02/1998, made by ARTHUR WILLIAM HOUSTON, 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 02/06/1998 in the Office of the County Recorder of DOUGLAS State of Nevada, as Instrument No. 0432092 Book 0298, Page 0886, 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.: 27-624-01 *New APN: 1220-16-210-186*  
Property Address: 1209 Manhattan Way, Gardnerville, NV, 89410


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 November 07, 2000

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

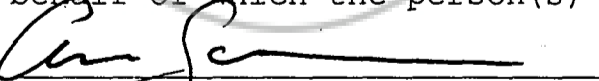
FAIRBANKS CAPITAL CORP. hereby accepts said appointment as Trustee under said Deed of Trust and as Successor Trustee pursuant to the request of said Owner and Holder and in accordance with the provisions of said Deed of Trust does hereby reconvey without warranty to the person or persons legally entitled thereto all estate now held by it under said Deed of Trust.

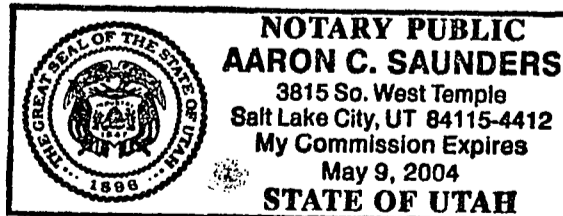
By FAIRBANKS CAPITAL CORP. as Trustee  
On November 07, 2000

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

STATE OF Utah  
COUNTY OF Salt Lake

ON November 07, 2000, before me, AARON C. SAUNDERS, 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.

  
AARON C. SAUNDERS  
Notary Expires: 05/09/2004

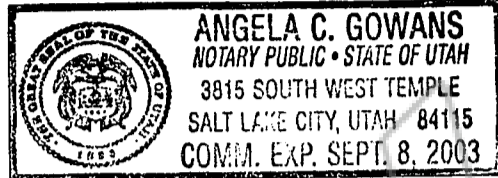


(This area for notarial seal)

STATE OF Utah  
COUNTY OF Salt Lake

ON November 07, 2000, before me, ANGELA C. GOWANS, 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.

*Angela C Gowans*  
ANGELA C. GOWANS  
Notary Expires: 09/08/2003



(This area for notarial seal)

Fairbanks Capital Corp. 3815 S. West Temple, Salt Lake City, UT 84115  
KPJ-20001107-0029 NVDOUGL DOUGLAS NV BAT: 301624/1100219821 KXNVSB1

COOPER

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

2000 NOV 30 PM 1:41

LINDA SLATER  
RECORDER

\$ 11.00 PAID *GL* DEPUTY

0504185

BK 1100PG6143