

Recording Requested By:
EquiCredit Corporation

When Recorded Return To:

EquiCredit Corp of America

P. O. Box 44136
Jacksonville, FL 32231-9957

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE



NationsCredit #:7003289662 "ELIAS" Lender ID:001101/ Douglas, Nevada

NATIONSCREDIT FINANCIAL SERVICES CORPORATION is the Owner and Holder of the Note secured by the Deed of Trust dated 01/03/2000, made by ANTHONY ELIAS, AND JOAN M. ELIAS HUSBAND AND WIFE AS JOINT TENANTS as Trustor, with WESTERN TITLE as Trustee, for the benefit of NATIONSCREDIT FINANCIAL SERVICES CORPORATION as Beneficiary, which said Deed of Trust was recorded on 01/07/2000 in the Office of the County Recorder of DOUGLAS State of Nevada, as Instrument No. 0484093 Book 0100, Page 1260, 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.: 05-181-04
Property Address: 631 Don Drive, Zephyr Cove, NV, 89448

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

NationsCredit Financial Services
Corporation
On November 30, 2000

By: [Signature]
R. POWELL, 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 November 30, 2000

By: [Signature]
R. POWELL, MORTGAGE OFFICER

STATE OF Florida
COUNTY OF Duval

ON November 30, 2000, before me, Carol A. Kanost, a Notary Public in and for the County of Duval County, State of Florida, personally appeared R. 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.

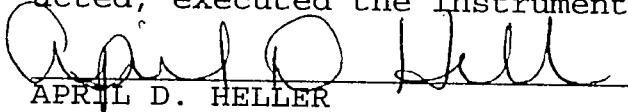
[Signature]
Carol A. Kanost
Notary Expires: 01/22/2001 #CC615353

NOTARY PUBLIC - STATE OF FLORIDA
CAROL A. KANOST
COMMISSION # CC615353
EXPIRES 1/22/2001
BONDED THRU ASA 1-888-NOTARY1

(This area for notarial seal)

STATE OF Florida
COUNTY OF Duval

ON 11-30-00, before me, APRIL D. HELLER, a Notary Public in and for the County of Duval County, State of Florida, personally appeared R. 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.


APRIL D. HELLER

Notary Expires: 01/11/2004 #CC901238

APRIL D. HELLER
NOTARY PUBLIC - STATE OF FLORIDA
COMMISSION # CC901238
EXPIRES 1/11/2004
BONDED THRU ASA 1-888-NOTARY

(This area for notarial seal)

Marlon P Munoz, NationsCredit,
P O Box 44136 Mail Code: FL9-015-04-14, Jacksonville, FL, 32231, 904-457-5769
MPM-20001130-0013 NVDOUGL DOUGLAS NV BAT: 11403/7003289662 KXNVSB1

COPIES

REQUESTED BY
NationsCredit
IN OFFICIAL RECORDS OF
DOUGLAS CO. NEVADA

2000 DEC 19 AM 9:35

LINDA SLATER
RECORDER

\$ 11.00 PAID OK DEPUTY

0505268
BK 1200PG3495