

Recording Requested By:
Fairbanks Capital Corp.

When Recorded Return To:

✓ KARLA JOHNSON
Loan Servicing Center
3815 South West Temple
Salt Lake City, UT 84115

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE



Loan Servicing Center #:1101519112 "SMALLEN" Lender ID:332/0010151911 Douglas, Nevada

WMC MORTGAGE CORP. BY FAIRBANKS CAPITAL CORP. IT'S ATTORNEY-IN-FACT. is the Owner and Holder of the Note secured by the Deed of Trust dated 04/15/1998, made by JAY A. SMALLEN AND DARLA J. SMALLEN, HUSBAND AND WIFE AS JOINT TENANTS WITH RIGHT OF SURVIVORSHIP 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 04/21/1998 in the Office of the County Recorder of DOUGLAS State of Nevada, as Instrument No. 0437754 Book 0498, Page 3809, 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.: 122024601004
Property Address: 1899 Sorrel Ln, Gardnerville, NV, 89410

IN WITNESS WHEREOF, WMC MORTGAGE CORP. BY FAIRBANKS CAPITAL CORP. IT'S 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. It's Attorney-In-Fact.
On January 16, 2001

By: *Kristen M. Varnedoe*
KRISTEN M. VARNEDOE, 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.

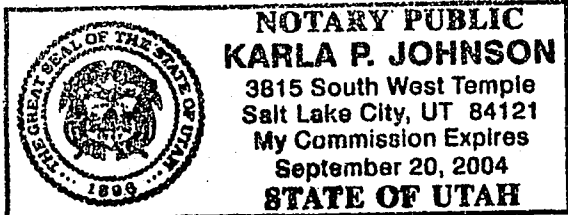
By FAIRBANKS CAPITAL CORP. as Trustee
On January 16, 2001

By: *[Signature]*
TIM REILLY, ASST. SECRETARY
DOCUMENT CONTROL

STATE OF Utah
COUNTY OF Salt Lake

ON January 16, 2001, before me, KARLA P. JOHNSON, 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.

Karla P. Johnson
KARLA P. JOHNSON
Notary Expires: 09/20/2004

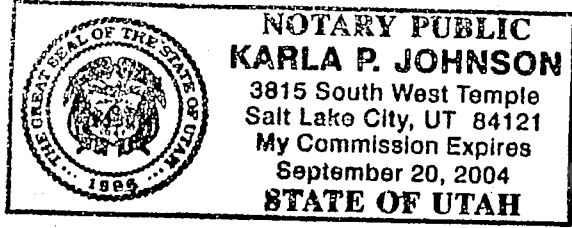


(This area for notarial seal)

STATE OF Utah
COUNTY OF Salt Lake

ON January 16, 2001, before me, KARLA P. JOHNSON, a Notary Public in and for the County of Salt Lake County, State of Utah, personally appeared Tim Reilly, 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.

Karla P. Johnson
KARLA P. JOHNSON
Notary Expires: 09/20/2004



(This area for notarial seal)

Fairbanks Capital Corp. 3815 S. West Temple, Salt Lake City, UT 84115
KPJ-20010116-0004 NVDUGL DOUGLAS NV BAT: 888955/1101519112 KXNVSBR1

COOPER

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

2001 JAN 29 AM 9:51

LINDA SLATER
RECORDER

\$ 11.00 PAID *KJ* DEPUTY

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