

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 #:7003163628 "BOREN" Lender ID:001307/ Douglas, Nevada
NATIONSCREDIT FINANCIAL SERVICES CORPORATION SUCCESSOR BY MERGER TO
NATIONSCREDIT HOME EQUITY SERVICES CORPORATION is the Owner and Holder of the
Note secured by the Deed of Trust dated 06/26/1999, made by JERRY B. BOREN, AN
UNMARRIED MAN as Trustor, with FRANKLIN MORTGAGE CAPITAL CORPORATION, A VIRGINIA
CORPORATION as Trustee, for the benefit of FIRST FRANKLIN FINANCIAL CORPORATION
as Beneficiary, which said Deed of Trust was recorded on 07/02/1999 in the
Office of the County Recorder of DOUGLAS State of Nevada, as Instrument No.
0471815 Book 0799, Page 0509, 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.: 05-160-040
Property Address: 633 Lookout Road, Zephyr Cove, NV, 89448

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

NationsCredit Financial Services
Corporation Successor by Merger to
NationsCredit Home Equity Services
Corporation
On September 11, 2001

By: *R. Powell*
R. POWELL, ASSISTANT VICE PRESIDENT

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 September 11, 2001

By: *R. Powell*
R. POWELL, ASSISTANT VICE PRESIDENT

STATE OF Florida
COUNTY OF Duval

ON September 11, 2001, before me, JAMES RAULERSON, a Notary Public in and for
the County of Duval County, State of Florida, personally appeared R. Powell,
Assistant 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.

James Raulerson
JAMES RAULERSON
Notary Expires: 12/21/2004 #CC989653

JAMES RAULERSON
NOTARY PUBLIC STATE OF FLORIDA
COMMISSION # CC989653
EXPIRES 12/21/2004

(This area for notarial seal)

0523272

BK0901PG4987

STATE OF Florida
COUNTY OF Duval

ON September 11, 2001, before me, JAMES RAULERSON, a Notary Public in and for the County of Duval County, State of Florida, personally appeared R. Powell, Assistant 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.

James Raulerson
JAMES RAULERSON
Notary Expires: 12/21/2004 #CC989653

JAMES RAULERSON
NOTARY PUBLIC STATE OF FLORIDA
COMMISSION # CC989653
EXPIRES 12/21/2004

(This area for notarial seal)

Mary E Campbell, NationsCredit,
P O Box 44136 Mail Code: FL9-015-04-14, Jacksonville, FL, 32231, 904-457-5769
MEC-20010911-0024 NVDOUGL DOUGLAS NV BAT: 15113/7003163628 KXNVSBR1

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REQUESTED BY
NationsCredit
IN OFFICIAL RECORDS OF
DOUGLAS CO. NEVADA

2001 SEP 21 PM 2: 22

LINDA SLATER
RECORDER

\$ 11.00 PAID 2 DEPUTY

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