

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

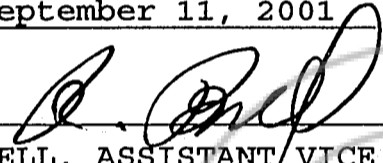


NationsCredit #:7002179849 "HILLMAN" Lender ID:001306/ Douglas, Nevada
NATIONSCREDIT FINANCIAL SERVICES CORPORATION SUCCESSOR BY MERGER TO
NATIONSCREDIT HOME EQUITY SERVICES CORPORATION is the Owner and Holder of the
Note secured by the Deed of Trust dated 09/28/1998, made by COLLEEN J. HILLMAN,
as Trustor, with WINDSOR MANAGEMENT CO. as Trustee, for the benefit of AAMES
CAPITAL CORPORATION, A CALIFORNIA CORPORATION as Beneficiary, which said Deed of
Trust was recorded on 09/30/1998 in the Office of the County Recorder of DOUGLAS
State of Nevada, as Instrument No. 0450685 Book 0998, Page 6469, 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.: 1320-32-612-004
Property Address: 1572 Church Street, Gardnerville, NV, 89410

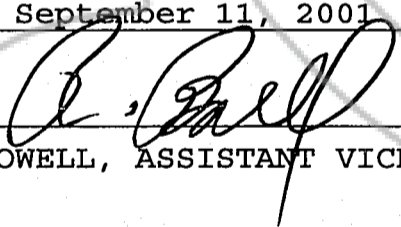
IN WITNESS WHEREOF, NATIONSCREDIT FINANCIAL SERVICES CORPORATION SUCCESSOR
BY MERGER TO NATIONSCREDIT HOME EQUITY SERVICES CORPORATION as owner and
Substituted Trustee, have caused this instrument to be executed, each in its
respective interest;

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

By: 
R. POWELL, ASSISTANT VICE PRESIDENT

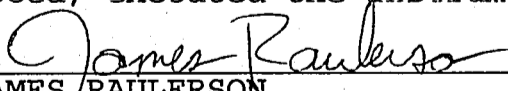
UNITRUSCO CORPORATION hereby accepts said appointment as Trustee under said Deed
of Trust and as Successor Trustee pursuant to the request of said Owner and
Holder and in accordance with the provisions of said Deed of Trust does hereby
reconvey without warranty to the person or persons legally entitled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

By UNITRUSCO CORPORATION as Trustee
On September 11, 2001

By: 
R. POWELL, 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
Notary Expires: 12/21/2004 #CC989653

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

(This area for notarial seal)

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-20010911-0023 NVDOUGL DOUGLAS NV BAT: 15113/7002179849 KXNVSB1

COOPY

REQUESTED BY
Nations Credit
IN OFFICIAL RECORDS OF
DOUGLAS CO. NEVADA

2001 SEP 21 PM 2:23

LINDA SLATER
RECORDER

\$11.00 PAID to DEPUTY

0523273
BK0901PG4990