Recording Requested By: KRISTA BEIERLE

When Recorded Return To:

KRISTA BEIERLE LOAN SERVICING CENTER 3815 S. WEST TEMPLE SALT LAKE CITY, UT 84115

Substitution of Trustee and Full Reconveyance

LOAN SERVICING CENTER #:3018385983 "STRINGHAM" Lender ID:818/TC8041482 DOUGLAS, Nevada IMC MORTGAGE COMPANY, A FLORIDA CORPORATION BY FAIRBANKS CAPITAL CORP. AS ATTORNEY IN FACT is the Owner and Holder of the Note secured by the Deed of Trust Dated: 02/27/1993, made by STEVEN D. STRINGHAM AND BRENDA L. STRINGHAM, HUSBAND AND WIFE, AS JOINT TENANTS as Trustor, with FIDELITY NATIONAL TITLE as Trustee, for the benefit of THE FIRST NATIONAL MORTGAGE EXCHANGE, INC. as Beneficiary, which said Deed of Trust was recorded 03/06/1998 in the Office of the County Recorder of DOUGLAS State of Nevada, in Book/Reel/Liber: 0398 Page/Folio: 1350 as Instrument No.: 0434247 wherein said Owner and Holder hereby substitutes FAIRBANKS CAPITAL CORP. as Trustee in lieu of the above-named Trustee under said Deed of Trust.

Property Address: 889 SPRING VALLEY DR, GARDNERVILLE, NV 89410

IN WITNESS WHEREOF, IMC MORTGAGE COMPANY, A FLORIDA CORPORATION BY FAIRBANKS CAPITAL CORP. AS ATTORNEY IN FACT 3815 S. WEST TEMPLE, , SALT LAKE CITY, UT 84115 as owner and Substituted Trustee, have caused this instrument to be executed, each in its respective interest;

IMC MORTGAGE COMPANY, A FLORIDA CORPORATION BY FAIRBANKS CAPITAL CORP. AS ATTORNEY IN FACT
On October 16th, 2001

TINA WELLS, 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 reconvoy without we ranty to the person or pesons legally entitled thereto all estate now held by it under said Deed of Trust.

STATE OF Utah
COUNTY OF Salt Lake

On October 16th, 2001, before me, NOLAN D. MAY, a Notary Public in and for Salt Lake County, in the State of Utah, personally appeared TINA WELLS, 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.

WITNESS my hand and official seal,

NOLAN D/MAY // Notary Expires: 09/04/2005 SOFUE

NOTARY PUBLIC NOLAN D. MAY

3815 So. West Temple Salt Lake City, Utah 84115 My Commission Expires September 4, 2005 STATE OF UTAH

(This area for notarial seal)

Substitution of Trustee and Full Reconveyance - Page 2 of 2 By FAIRBANKS CAPITAL CORP. as Trustee On October 16th, 2001

By: //// SECRETARY DOCUMENT CONTROL

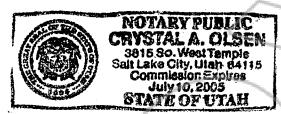
STATE OF Utah COUNTY OF Salt Lake

ON October 16th, 2001, before me, CRYSTAL A. OLSEN, a Notary Public in and for the County of Salt Lake County, State of Utah, personally appeared NOLAN MAY, 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.

WITNESS my hand and official seal,

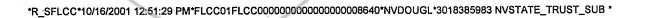
CRYSTAL A. OLSEN

Notary Expires: 07/10/2005



(This area for notarial seal)

Prepared By: Richard Short LOAN SERVICING CENTER 3815 S. WEST TEMPLE, , SALT LAKE CITY, UT 84115 801-313-2185



REQUESTED BY

Fairbask Cospidal Corp

IN OFFICIAL RECORDS OF

DOUGLAS CO. NEVADA

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LINDA SLATER
RECORDER

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