New APN: 1420-33-213-623

Assessor's/Tax ID No. 21-314-12

Recording Requested By:
ALTA REAL ESTATE SERVICES, INC.

When Recorded Return To:

RECONVEYANCE DEPARTMENT ALTA REAL ESTATE SERVICES, INC P.O. BOX 551170 ATTN: RECONVEYANCE DEPT. JACKSONVILLE, FL 32255

Substitution of Trustee and Full Reconveyance

LOAN SERVICING CENTER #:7001012504 "NEALY" Lender ID:B69/7001012504 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: 10/28/1996, made by PATRICK M. NEALY AND CHARLEEN K. NEALY, HUSBAND AND WIFE AS JOINT TENANTS as Trustor, with STEWART TITLE OF DOUGLAS COUNTY as Trustee, for the benefit of MLSG, INC. as Beneficiary, which said Deed of Trust was recorded 11/08/1996 in the Office of the County Recorder of Douglas State of Nevada, as Instrument No.: 400683 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: 1271 BRIDLE WAY, MINDEN, NV 89423

IN WITNESS WHEREOF, NationsCredit Financial Services Corporation Successor by Merger to NationsCredit Home Equity Services Corporation 10401 DEERWOOD PARK BLVD, JACKSONVILLE, FL 32256-0505 as owner and FAIRBANKS CAPITAL CORP. P.O. BOX 551170, , JACKSONVILLE, FL 32255 as 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 June 10th, 2002

R. POWELL, Assistant

Vice-President

STATE OF Florida COUNTY OF Duval

ON June 10th, 2002, before me, ECOLE LEWIS, 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.

WITNESS my hand and official seal,

ECOLE LEWIS

Notary Expires: 03/29/2003 #CC 821747

ECOLE LEWIS

MY COMMISSION # CC 821747

EXPIRES: March 29, 2003

Bonded Thru Notary Public Underwriters

(This area for notarial seal)

Substitution of Trustee and Full Reconveyance - Page 2 of 2
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 pesons legally entitled thereto all estate now
held by it under said Deed of Trust.

By FAIRBANKS CAPITAL CORP. as Trustee

On <u>June 10th</u>, 2002

R. POWELL, ASST. V.P.

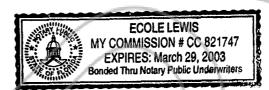
STATE OF Florida COUNTY OF Duval

ON June 10th, 2002, before me, ECOLE LEWIS, a Notary Public in and for the County of Duval County, State of Florida, personally appeared R. POWELL, ASST. V.P., 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,

FCOLETEWIS

Notary Expires: 03/29/2003 #CC 821747



(This area for notarial seal)



REQUESTED BY

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IN OFFICIAL RECORDS OF

DOUGLAS CO. NEVADA

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