Assessor's/Tax ID No. 27-312-11

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 #:7002990765 "SELLERS" Lender ID:B69/7002990765 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: 04/05/1999, made by ANTHONY SELLERS AND MARY K. SELLERS, HUSBAND AND WIFE AS JOINT TENANTS as Trustor, with STEWART TITLE as Trustee, for the benefit of FIRST FRANKLIN FINANCIAL CORPORATION as Beneficiary, which said Deed of Trust was recorded 04/27/1999 in the Office of the County Recorder of Douglas State of Nevada, in Book/Reel/Liber: 0499 Page/Folio: 5732 as Instrument No.: 0466683 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: 1418 MARLETTE CIRCLE, GARDNERVILLE, NV 89410

IN WITNESS WHEREOF, NationsCredit Financial Services Corporation Successor by Merger to NationsCredit Home Equity Services Corporation 10401 DEERWOOD PARK BLVD, JACKSONVILLEFL 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 July 10th, 2002

C. BECHARD, Assistant

Vice-President

Substitution of Trustee and Full Reconveyance - Page 2 of 2 STATE OF Florida COUNTY OF Duval

On July 10th, 2002, before me, Obdelia M. Vega, a Notary Public in and for Duvalin the State of Florida, personally appeared C. BECHARD, 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,

Obdelia M. Vega

Notary Expires: 07/05/2003 #CC852066

NOTARY PUBLIC - STATE OF FLORIDA OBDELIA M. VEGA COMMISSION # CC852066 EXPIRES 7/5/2003 BONDED THRU ASA 1-888-NOTARY1

(This area for notarial seal)

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 pesons legally entitled thereto all estate now held by it under said Deed of Trust.

By FAIRBANKS CAPITAL CORP. as Trustee On July 10th, 2002

C. BECHARD, DOCUMENT CONTROL OFFICER

STATE OF Florida COUNTY OF Duval

On July 10th, 2002, before me, Obdelia M. Vega, a Notary Public in and for Duvalin the State of Florida, personally appeared C. BECHARD, DOCUMENT CONTROL OFFICER, 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,

Carelin Mly

Obdelia M. Vega

Notary Expires: 07/05/2003 #CC852066

NOTARY PUBLIC - STATE OF FLORIDA OBDELIA M. VEGA COMMISSION # CC852066 EXPIRES 7/5/2003 BONDED THRU ASA 1-888-NOTARY1

(This area for notarial seal)

REQUESTED BY

IN OFFICIAL RECORDS OF DOUGLAS CO. HEYADA

2002 JUL 22 AM 10: 08

LINDA SLATER RECORDER

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