Assessor's/Tax ID No. 1320-308-160-11

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 #:7003122111 "PRITCHARD" Lender ID:B70/7003122111 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: 06/07/1999, made by FRANCES M. PRITCHARD, AN UNMARRIED PERSON 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 06/15/1999 in the Office of the County Recorder of Douglas State of Nevada, in Book/Reel/Liber: 0699 Page/Folio: 3345 as Instrument No.: 0470393 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: 1670 BELARRA STREET, MINDEN, NV 89423

IN WITNESS WHEREOF, NationsCredit Financial Services Corporation Successor by Merger to NationsCredit Home Equity Services Corporation 10401 DEERWOOD PARK BLVD., JACKSONVILLEFL 32255 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 December 9th, 2002

R. POWELL, Assistant

Vice-President

*BLY*BLYFLCC*12/09/2002 06:08:26 PM*FLCC01FLCC00000000000000314038*NVDOUGL*7003122111 NVDOUGL_TRUST_SUB *

0561674

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

On December 9th, 2002, before me, Benedicta A. Mallari, a Notary Public in and for Duval County, in the 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 n/y/hand and official seal,

Benedicta M. Mallari

Notary Expires: 11/04/2004 #CC971293

BENEDICTA A. MALLARI NOTARY PUBLIC - STATE OF FLORIDA GOMMISSION # CC971293 EXPIRES 11/4/2004 BONDED THRU ABA 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 December 9th, 2002

R. POWELL, DOCUMENT CONTROL OFFICER

STATE OF Florida COUNTY OF Duval

On December 9th, 2002, before me, Benedicta A. Mallari, a Notary Public in and for Duval County, in the State of Florida, personally appeared R. POWELL, 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 may hand and official seal,

Benedicta A. Mallari

Notary Expires: 11/04/2004 #CC971293

BENEDICTA A. MALLARI NOTARY PUBLIC - STATE OF FLORIDA COMMISSION # CC971293 EXPIRES 11/4/2004 Bonded thru ara 1-888-Notary1

(This area for notarial seal)

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REQUESTED BY

DOUGLAS CO. NEVADA

2002 DEC 23 AM 9: 51

LINDA SLATER RECORDER

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