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Assessor's/Tax ID No. 1220-21-810-202

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 #:8790125101 "LOPEZ" Lender ID:B69/8790125101 Douglas, Nevada
EquiCredit Corporation of America is the Owner and Holder of the Note secured by the Deed of Trust Dated:
09/03/1999, made by BAMBI LYNNE LOPEZ AND JOE YBARRA LOPEZ, WIFE AND HUSBAND, AS JOINT
TENANTS as Trustor, with WESTERN TITLE COMPANY as Trustee, for the benefit of FIRST FRANKLIN
FINANCIAL CORPORATION as Beneficiary, which said Deed of Trust was recorded 09/10/1999 in the Office of the
County Recorder of Douglas State of Nevada, in Book/Reel/Liber: 0999 Page/Folio: 1838 as Instrument No.:
0476313 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: 1338 VICTORIA DRIVE, GARDNERVILLE, NV 89410

IN WITNESS WHEREOF, EquiCredit Corporation of America 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;

EquiCredit Corporation of America
On December 11th, 2002

B. MALLOY, Assistant

Vice-President

STATE OF Florida COUNTY OF Duval

On December 11th, 2002, before me, GILBERT A. HOUSE, a Notary Public in and for Duvalin the State of Florida, personally appeared B. MALLOY, 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,

GILBERT A. HOUSE

Notary Expires: 06/25/2004 #CC948431

GILBERT A. HOUSE

NOTARY PUBLIC - STATE OF FLORIDA

COMMISSION # CC948431

EXPIRES 6/25/2004

BONDED THRU ASA 1-888-NOTARY1

(This area for notarial seal)

Substitution of Trustee and Full Reconveyance - Page 2 of 2 held by it under said Deed of Trust.

By FAIRBANKS CAPITAL CORP. as Trustee On December 11th, 2002

R. POWELL, DOCUMENT CONTROL OFFICER

STATE OF Florida COUNTY OF Duval

On December 11th, 2002, before me, GILBERT A. HOUSE, a Notary Public in and for Duvalin 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 my hand and official seal,

GILBERT A. HOUSE

Notary Expires: 06/25/2004 #CC948431

GILBERT A. HOUSE

NOTARY PUBLIC - STATE OF FLORIDA COMMISSION # CC948431 EXPIRES 6/25/2004 BONDED THRU ASA 1-888-NOTARY1

(This area for notarial seal)

*SMB*SMBFLCC*12/11/2002 04:03:35 PM*FLCC01FLCC0000000000000000363936*NVDOUGL*8790125101 NVDOUGL_TRUST_SUB *

IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

2002 DEC 30 PM 2: 37

LINDA SLATER
RECORDER

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