15

Assessor's/Tax ID No. 1220-15-210-062

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 #:4001127572 "CUNNINGHAM" Lender ID:L22/3414676 Douglas, Nevada FAIRBANKS CAPITAL CORP. is the Owner and Holder of the Note secured by the Deed of Trust Dated: 10/01/2001, made by DAVID L. CUNNINGHAM AND AND SHARON H. CUNNINGHAM as Trustor, with STEWART TITLE OF DOUGLAS COUNTY, A NEVADA CORPORATION as Trustee, for the benefit of RBMG, INC., A DELAWARE CORPORATION as Beneficiary, which said Deed of Trust was recorded 10/10/2001 in the Office of the County Recorder of Douglas State of Nevada, in Book/Reel/Liber: 1001 Page/Folio: 2633 as Instrument No.: 0524714 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: 919 MONUMENT PEAK DRIVE, GARDNERVILLE, NV 89410

IN WITNESS WHEREOF, FAIRBANKS CAPITAL CORP. 10401 DEERWOOD PARK BLVD., JACKSONVILLE, FL 32256 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;

FAIRBANKS CAPITAL CORP. On March 10th, 2003

R. COTTLE, Vice-President

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE - Page 2 of 2

STATE OF Florida **COUNTY OF Duval**

On March 10th, 2003, before me, Obdelia M. Vega, a Notary Public in and for Duval County, in the State of Florida, personally appeared R. COTTLE, 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,

Notary Expires: 07/05/2003 #CC852066

NOTARY PUBLIC - STATE OF FLORIDA OBDELIA M VEGA COMMISSION # CC852066 EXPIRES 7/5/2003 BONDED THRE, 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 March 10th, 2003

STATE OF Florida COUNTY OF Duval

On March 10th, 2003, before me, GILBERT A. HOUSE, a Notary Public in and for Duvalin the State of Florida, personally appeared R. COTTLE, 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

SONDED THRIJASA 1-888-NOTARY

(This area for notarial seal)

*SMB*SMBFLCC*03/10/2003 11:46.13 AF4* FLCC01FLCL?900000000000000.0384131* NVDOUGL* 4001127572 NVDOUGL_TRUST_SUB*

2003 MAR 24 PH 12: 06

RECORDER

F, 8 PAID X 2 DEPUTY

0570908 BK 0303 PG 10467