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Assessor's/Tax ID No. 1220-15-610-027

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 #:4002069401 "STELLA" Lender ID:F12/1683279117 Douglas, Nevada
FAIRBANKS CAPITAL CORP. is the Owner and Holder of the Note secured by the Deed of Trust Dated: 07/11/2002
, made by JOSEPH G. STELLA AND NANCY C. STELLA, HUSBAND AND WIFE AS JOINT TENANTS as Trustor,
with FIRST AMERICAN TITLE COMPANY OF NEVADA as Trustee, for the benefit of CBSK FINANCIAL GROUP,
INC., DBA AMERICAN HOME LOANS as Beneficiary, which said Deed of Trust was recorded 07/24/2002 in the
Office of the County Recorder of Douglas State of Nevada, in Book/Reel/Liber: 0702 Page/Folio: 07877 as
Instrument No.: 0547889 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 : 923 DRESSLERVILLE ROAD, 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 April 29th, 2003

By: 
R. COTTLE, Vice-President

*NMJ*NMJFLCC*04/29/2003 08:16:36 AM* FLCC01FLCC000000000000000413117* NVDOUGL* 4002069401 NVDOUGL_TRUST_SUB *

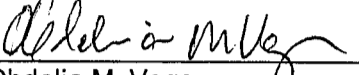
0576983

BK0503PG07845

STATE OF Florida
COUNTY OF Duval

On April 29th, 2003, before me, Obdélia 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,


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

By FAIRBANKS CAPITAL CORP. as Trustee
On April 29th, 2003


R. COTTLE, VICE PRESIDENT

STATE OF Florida
COUNTY OF Duval

On April 29th, 2003, before me, Obdélia 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,


Obdélia 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)

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REQUESTED BY
Fairbanks Capital
IN OFFICIAL RECORDS OF
DOUGLAS CO. NEVADA

2003 MAY 15 PM 2:40

WERNER CHRISTEN
RECORDER

PAID *18* DEPUTY

0576983

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