Recording Requested By: EquiCredit Corporation

When Recorded Return To:

✓ EquiCredit Corporation 9000 Southside Blvd Mail Code: FL9-400-04-23 Jacksonville, FL 32256DOC # 0681467 08/08/2006 08:37 AM Deputy: 0681467 OFFICIAL RECORD Requested By: BANK OF AMERICA

> Douglas County - NV Werner Christen - Recorder

2 0£ Page:

Fee: 18.00

PG- 2504 RPTT: BK-0806

0.00



SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

NationsCredit CC Pace Data #:C42571918 "Frey" ID:/ Douglas, NV

NATIONSCREDIT FINANCIAL SERVICES CORPORATION is the Owner and Holder of the Note secured by the Deed of Trust dated 03/22/1996, made by Walter J. Frey, And Mildred L. Frey as Trustor, with WESTERN TITLE COMPANY as Trustee, for the benefit of NATIONSCREDIT FINANCIAL SERVICES CORPORATION as Beneficiary, which said Deed of Trust was recorded on 03/26/1996 in the Office of the County Recorder of DOUGLAS State of Nevada, as Instrument No. 384075 Book NA, Page NA, wherein said Owner and Holder hereby substitutes UNITRUSCO CORPORATION as Trustee in lieu of the above-named Trustee under said Deed of Trust above-named Trustee under said Deed of Trust.

Property Address: 1357 Mary Jo Dr, Gardnerville, NV, 89460

IN WITNESS WHEREOF, NATIONSCREDIT FINANCIAL SERVICES CORPORATION as owner and Substituted Trustee, have caused this instrument to be executed, each in its respective interest;

NationsCredit Financial Services Corporation

On April 27, 2006

G. BLACKMER, VICE PRESIDENT

UNITRUSCO CORPORATION 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 UNITRUSCO CORPORATION as Trustee

On April 27, 2006

G. BLACKMER, VICE PRESIDENT

ADH-20060427-0004 NVDOUGL DOUGLAS NV BAT: 25013 KXNVSBR1

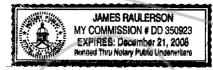
* 516152901

Page 2 Substitution of Trustee and Full Reconveyance

STATE OF Florida COUNTY OF Duval

ON April 27, 2006, before me, JAMES RAULERSON, a Notary Public in and for the County of Duval County, State of Florida, personally appeared G. Blackmer, 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.

JAMES RAULERSON Notary Expires: 12/21/2008 #DD 350923

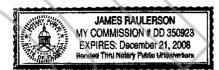


(This area for notarial seal)

STATE OF Florida COUNTY OF Duval

ON April 27, 2006, before me, JAMES RAULERSON, a Notary Public in and for the County of Duval County, State of Florida, personally appeared G. Blackmer, 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?

JAMES RAULERSON Notary Expires: 12/21/2008 #DD 350923



(This area for notarial seal)
April Heller, NationsCredit CC Pace Data. P O Box 44136 FL9-014-03-32,
Jacksonville, FL, 32231, 904-457-5769 904-457-5369
ADH-20060427-0004 NVDOUGL DOUGLAS NV BAT: 25013/C42571918 KXNVSBR1

0681467 Page: 2 Of 2

BK- 0806 PG- 2505 2 08/08/2006