

WHEN RECORDED MAIL TO:
MR. AND MRS. GARVIN
1224 KINGSTON WAY
GARDNERVILLE, NEV. 89410

F 54647MK
LOAN # 747723

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

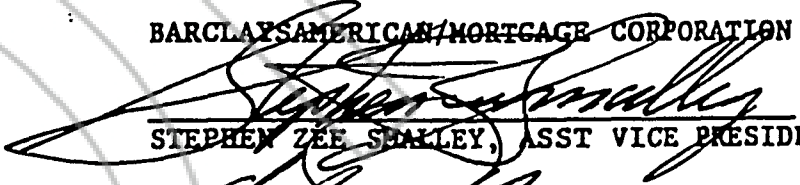
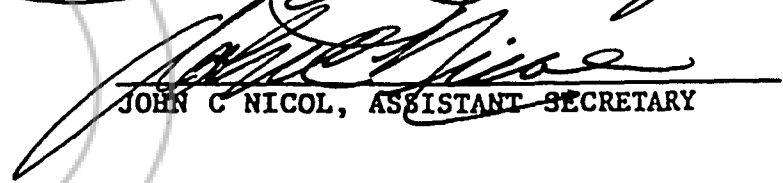
WHEREAS, RUSSELL E. GARVIN AND KIMBERLY A. GARVIN
was the original Trustor, and FIRST NEVADA TITLE CO.
was the original Trustee, and NORWEST MORTGAGE, INC.
the original Beneficiary, under that certain Deed of Trust, dated MARCH 22ND, 1991
recorded MARCH 29TH, 1991 as Instrument No. 247523 in Book 391
Page 3826, Official Records of the County of DOUGLAS State
of Nevada, and affectin that property more particularly described as follows:

AS STATED IN SAID DEED OF TRUST

WHEREAS, the undersigned is the present Beneficiary under said Deed of Trust and
desires to substitute a new Trustee under said Deed of Trust in place and instead of
FIRST NEVADA TITLE CO., NOW THEREFORE,
the undersigned hereby substitutes BARCLAYSAMERICAN/MORTGAGE CORPORATION as
Trustee under said Deed of Trust and does hereby RECONVEY, WITHOUT WARRANTY, to
the person or persons legally entitled thereto, the Estate now held thereunder.

DATED AUGUST 10TH, 1993

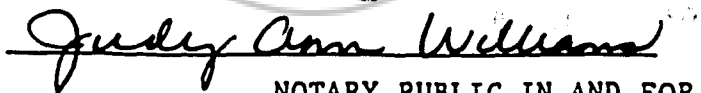
BARCLAYSAMERICAN/MORTGAGE CORPORATION


STEPHEN ZEE SMALLEY, ASST VICE PRESIDENT

JOHN C NICOL, ASSISTANT SECRETARY

STATE OF NORTH CAROLINA
COUNTY OF MECKLENBURG

ON THIS 10TH day of AUGUST, 1993, before me, the undersigned,
a Notary Public in and for said County and State, personally appeared Stephen Zee
Smalley and John C Nicol, personally known to me (or proved to me on the basis of
satisfactory evidence) to be the persons who executed the within instrument as
Assistant Vice President and Assistant Secretary on behalf of the corporation
therein named and acknowledged to me that the corporation executed it.

SEAD



NOTARY PUBLIC IN AND FOR

SAID STATE AND COUNTY
MY COMMISSION EXPIRES

My Commission Expires July 25, 1995 **315371**

BK 0893PG3489

COPY

REQUESTED BY
WESTERN TITLE COMPANY, INC.
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

'93 AUG 18 AM 11:58

315371
BK 0893 PG 3490

WILLIAM BENDISREAU
\$800 PAID *Bl* DEPUTY