KELLY J. RICHTER 1005306111 **NEVADA** 15:30 EST WHEN RECORDED MAIL TO: DONALD LAU LAURA J LAU 912 LAYOLA ST CARSON CITY NV 89705

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SPACE ABOVE THIS LINE FOR RECORDERS USE

Substitution of Trustee and Full Reconveyance

WHEREAS, NATIONSBANC MORTGAGE CORPORATION

the present Beneficiary(ies) of the Deed of Trust mentioned below, hereby substitutes itself as Trustee under said Deed of Trust in place of WESAV MORTGAGE CORPORATION

and does hereby reconvey, without warranty, to the person(s) legally entitled thereto, the estate now held by said Beneficiary(ies) hereunder:

WHEREAS, the date of said Deed of Trust, the name(s) of the Trustor(s) who executed the same, the county in the State of **NEVADA** , the date of recordation and document number of Official Records of said County where said Deed of Trust is recorded are as follows:

Trustor(s): DONALD LAU AND LAURA J LAU, HUSBAND AND WIFE AND DONALD M LAU, AN UNMARRIED MAN

Date of Deed of Trust: FEBRUARY 2 , 19 90

Recorded County: DOUGLAS

Recordation Date: FEBRUARY 7, 19 90

Document No.: 219784 Book: 290 Page: 1091

Re-Recordation Date: Document No.:

, 19

Book: Page:

As Described in Recorded Deed of Trust

BENEFICIARY(IES) NATIONSBANC MORTGAGE CORPORATION dated DECEMBER 23,1996

STATE OF NEW YORK

COUNTY OF ERIE

LUCILLE A. SR. VICE PRESIDENT

PRŽYBYL

On DECEMBER 23, 19 96 before me, the undersigned, a Notary Public in and for said State, personally appeared

LUCILLE A. PRZYBYLA SR. VICE PRESIDENT of NATIONSBANC MORTGAGE CORPORATION

personally known to me(or proved to me on the basis of satisfactory evidence) to be the person(s) whose name is subscribed to the within instrument and acknowledged to me that SHE executed the same in HER authorized capacity(ies), and that by HER signature(s) 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.

PREPARED BY: Signature:

KELLY J. RICHTER NATIONSBANC MTG CORP 205 PARK CLUB LANE BUFFALO, NY 14231-9000

KELLY J. RICHTER NOTARY PUBLIC STATE

QUALIFIED IN ERIE COUNTY COMMISSION EXPIRES ON 10/28/98

(This area of Official Notarial Seal)

SA40 23

SA40 01 [JF 9/95]

IN OFFICIAL RECORDS OF DOUGLAS CO. NEVADA

'97 JAN -6 A10:05

403982 BK 0 1 9 7 PG 0 0 0 7 S 100 RECORDER LINDA SLATER PAIDK 2 DEPUTY