

Recording Requested By:
American Reconveyance Corporation

When Recorded Return To:

✓ American Reconveyance Corp.
25600 Rye Canyon Rd.
Suite B
Valencia, CA 91355-

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

Norwest Mortgage, Inc.- Charlotte #:9687076 "OVERLI" Lender ID:/ Douglas County Nevada

INDEPENDENCE ONE MORTGAGE CORPORATION BY NORWEST MORTGAGE INC. ITS ATTORNEY IN FACT is the Owner and Holder of the Note secured by the Deed of Trust dated 02/14/1990, made by RONALD M OVERLI ADN LINDA L OVERLI, HUSBAND AND WIFE as Trustor, with PACIFIC TITLE INC as Trustee, for the benefit of NEVADA BANKING CO as Beneficiary, which said Deed of Trust was recorded on 02/06/1990 in the Office of the County Recorder of DOUGLAS State of Nevada, as Instrument No. na Book 290, Page 536, wherein said Owner and Holder hereby substitutes RICHMOND/MONROE DBA AMERICAN RECONVEYANCE CORPORATION as Trustee in lieu of the above-named Trustee under said Deed of Trust.

Property Address: 230 TERRACE VIEW DR, STATELINE, NV, 89449

IN WITNESS WHEREOF, INDEPENDENCE ONE MORTGAGE CORPORATION BY NORWEST MORTGAGE INC. ITS ATTORNEY IN FACT as owner and Substituted Trustee, have caused this instrument to be executed, each in its respective interest;

Independence One Mortgage Corporation by
Norwest Mortgage Inc. Its Attorney In Fact
On 1-13-97 (DATE)

By: JOB.
TIMOTHY P. O'BREIN, ASST. VICE
PRESIDENT

RICHMOND/MONROE DBA AMERICAN RECONVEYANCE 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 Richmond/Monroe dba American Reconveyance
Corporation as Trustee
On 1-21-97 (DATE)

By: [Signature]
STANLEY GAINSFORTH, PRESIDENT



STATE OF North Carolina
COUNTY OF Cabarrus

ON 1-13-97, before me, Sherry K. Brown, a Notary Public in and for the County of Cabarrus County, State of North Carolina, personally appeared Timothy P. O'Brein, Asst. 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.

[Signature]
Sherry K. Brown
Notary Expires: 10/17/1998

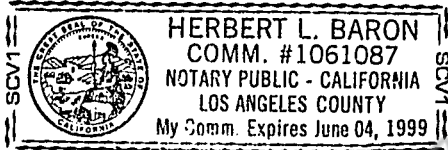


(This area for notarial seal)

STATE OF California
COUNTY OF Los Angeles

ON 1-21-97 before me, Herbert L. Baron a Notary Public, in and for the County of Los Angeles, State of California, personally appeared Stanley Gainsforth, 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

Herbert L. Baron
Herbert L. Baron
Notary Expires: 06/04/1999 #1061087



(This area for notarial seal)

ARC, 25570 Rye Canyon Rd., Valencia, CA 91355 (805) 294-1780
KES-19970109-0023 NVDOUGL DOUGLAS NV BAT: 15314/9687076 KXNVSBR1

COPY

REQUESTED BY
American Record Corp
UNOFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

'97 JAN 27 12:35

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BKO 197 PG.3635

LINDA SLATER
RECORDER
\$ 11.00 PAID k2 DEPUTY