RECORDING REQUESTED BY:

WELLS FARGO BANK P. O. BOX 85071 SAN DIEGO, CA 92186-5293

WHEN RECORDED RETURN TO:

VICTORIA CARAVALLO

PO BOX 2839 STATELINE, NV 89449

Loan No. 0001350867

SUBSTITUTION OF TRUSTEE AND RECONVEYANCE

THIS SUBSTITUTION OF TRUSTEE AND RECONVEYANCE is entered into this date, December 19, 1996, by and between AMERICAN SECURITIES COMPANY, a California Corporation ("Successor Trustee"), and Wells Fargo Bank, N.A., as successor to First Interstate Mortgage Company, ("Successor Beneficiary").

WHEREAS, a certain Deed of Trust ("Deed of Trust") dated February 14, 1995 and executed by VICTORIA L. CARAVALLO, AN UNMARRIED WOMAN, as trustor, to FIRST INTERSTATE BANK OF NEVADA, N.A., as trustee ("Original Trustee"), for the benefit of FIRST INTERSTATE BANK OF NEVADA, N.A. ("Original Beneficiary"), which Deed of Trust was recorded on February 21, 1995 in the Office of the Recorder of the County of DOUGLAS, State of Nevada, as Serial No. 356553 in Book(Reel) 295 at Page(Image) 2906;

WHEREAS, Successor Beneficiary is the Original Beneficiary or successor in interest to Original Beneficiary;

WHEREAS, Successor Beneficiary desires to appoint Successor Trustee to act as trustee in place of Original Trustee named in the Deed of Trust, and to request Successor Trustee to reconvey to all persons legally entitled thereto all the right, title and interest granted to Original Trustee by the Deed of Trust;

NOW, THEREFORE, Successor Trustee and Successor Beneficiary agree as follows:

- 1. Successor Beneficiary, appoints Successor Trustee to act as trustee in place of Original Trustee named in the Deed of Trust.
- 2. Successor Trustee does hereby quitclaim and reconvey unto the person or persons legally entitled thereto, without any warranty, all of the right, title and interest granted to Original Trustee by the Deed of Trust in the real property described therein, reference being hereby specifically made to the Deed of Trust and record thereof for a particular description of said real property. This reconveyance is executed at the request of Successor Beneficiary.

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IN WITNESS WHEREOF, Successor Trustee and Successor Beneficiary have executed this SUBSTITUTION OF TRUSTEE and RECONVEYANCE the day and year written above.

AMERICAN SECURITES COMPANY A CALIFORNIA CORPORATION	Wells Fargo Bank, N.A., as successor to First Interstate Mortgage Company
("Successor Trustee")	("Successor Beneficiary")
By: CARRIE L. CARLSON ASSISTANT SECRETARY	By: CARRIE L. CARLSON OPERATIONS OFFICER
STATE OF CALIFORNIA County of San Diego	
On December 19, 1996, before me,	DON REED personally appeared CARRIE L.
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· · · · · · · · · · · · · · · · · · ·	the within instrument and acknowledged to me that she
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upon behalf of which the person acted, executed this inst	
	DON REED
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STATE OF CALIFORNIA	
County of San Diego	
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executed the same in her authorized canacity and that	by her signature on the instrument the person, or entity
upon behalf of which the person acted, executed this inst	nument
	DON REED
WITNESS my hand and official seal.	COMM. #1029030
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