

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 #:818578 "HICKEY" Lender ID:/ Douglas, Nevada

BARCLAYSAMERICAN/MORTGAGE CORPORATION is the Owner and Holder of the Note secured by the Deed of Trust dated 07-05-1991, made by PATRICK HICKEY AND MYUNG HEE HICKEY, HUSBAND AND WIFE as Trustor, with FIRST CENTENNIAL TITLE COMPANY as Trustee, for the benefit of NORWEST MORTGAGE INC as Beneficiary, which said Deed of Trust was recorded on 07-11-1991 in the Office of the County Recorder of DOUGLAS State of Nevada, as Instrument No. 255000 Book 791, Page 1610, 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: 3621 GREEN ACRES DRIVE, MINDEN, NV, 89423

IN WITNESS WHEREOF, BARCLAYSAMERICAN/MORTGAGE CORPORATION as owner and Substituted Trustee, have caused this instrument to be executed, each in its respective interest;

BarclaysAmerican/Mortgage Corporation
On 2-6-97 (DATE)

By: [Signature]
JOAN JOYNER, 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.

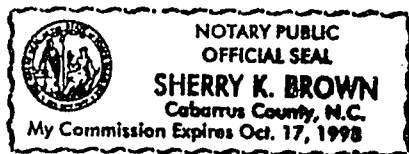
By Richmond/Monroe dba American Reconveyance Corporation as Trustee
On 2-6-97 (DATE)

By: [Signature]
STANLEY GAINSFORTH, PRESIDENT

STATE OF North Carolina
COUNTY OF Cabarrus

ON 2-6-97, before me, Sherry K. Brown, a Notary Public in and for the County of Cabarrus County, State of North Carolina, personally appeared Joan Joyner, 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)

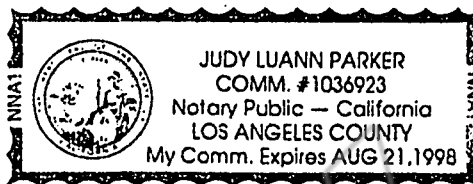
STATE OF California
COUNTY OF Los Angeles

Judy Luann Parker

ON 2-25-97, before me, ~~Janell Carson~~, a Notary Public in and for Los Angeles County, in the 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.

WITNESS my hand and official seal,

Judy Luann Parker
~~Janell Carson~~ *Judy Luann Parker*
Notary Expires: ~~12-29-2000~~ #~~1121113~~
08-21-98 1036923



(This area for notarial seal)

ARC, 25570 Rye Canyon Rd., Valencia, CA 91355 (805) 294-1780
KAL-19970204-0118 NVDOUGL DOUGLAS NV BAT: 16000/818578 KXNVSB1

COOPY

REQUESTED BY
American Reconveyance
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

'97 MAR 21 11:37

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BK0397PG3290

LINDA SLATER
RECORDER
\$ 11.00 PAID KJ DEPUTY