

Recording Requested By:
Norwest Mortgage Inc.

When Recorded Return To:

Norwest Mortgage Corp.
5024 Parkway Plaza Blvd.
Charlotte, NC 28217-

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

Norwest Mortgage Inc. #:448890 "BROWN" Lender ID:626178/ Douglas, Nevada

NORWEST MORTGAGE INC. is the Owner and Holder of the Note secured by the Deed of Trust dated 08/25/1992, made by MICHAEL L. BROWN AND DANIELLE V. BROWN, HUSBAND AND WIFE as Trustor, with WESTERN TITLE COMPANY as Trustee, for the benefit of NORWEST MORTGAGE INC. as Beneficiary, which said Deed of Trust was recorded on 08/28/1992 in the Office of the County Recorder of DOUGLAS State of Nevada, as Instrument No. 287053 Book 892, Page 4846, wherein said Owner and Holder hereby substitutes NORWEST MORTGAGE, INC. as Trustee in lieu of the above-named Trustee under said Deed of Trust.

Property Address: 1377 RANCHO RD.BOX,GARDNERVILLE,NV,89410

IN WITNESS WHEREOF, NORWEST MORTGAGE INC. as owner and Substituted Trustee, have caused this instrument to be executed, each in its respective interest;

Norwest Mortgage Inc.
On 3-13-97 (DATE)

By: Ruth M. Kovalski
RUTH M. KOVALSKI, VICE PRESIDENT



NORWEST MORTGAGE, INC. 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 Norwest Mortgage, Inc. as Trustee
On 3-13-97 (DATE)

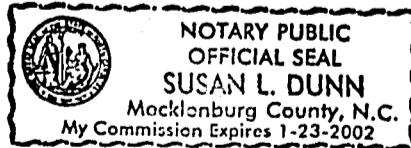
By: Ruth M. Kovalski
RUTH M. KOVALSKI, VICE PRESIDENT



STATE OF North Carolina
COUNTY OF Mecklenburg

ON 3-13-97, before me, Susan L. Dunn, a Notary Public in and for the County of Mecklenburg County, State of North Carolina, personally appeared Ruth M. Kovalski, 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.

Susan L. Dunn
Susan L. Dunn
Notary Expires: 01/23/2002



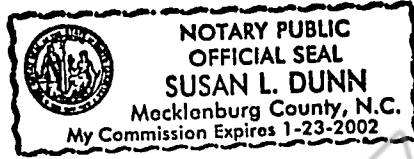
(This area for notarial seal)

0408957
BK0397PG3523

STATE OF North Carolina
COUNTY OF Mecklenburg

ON 3-13-97, before me, Susan L. Dunn, a Notary Public in and for the County of Mecklenburg County, State of North Carolina, personally appeared Ruth M. Kovalski, 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.

Susan L. Dunn
Susan L. Dunn
Notary Expires: 01/23/2002



(This area for notarial seal)

Norwest Mortgage Corp., 5024 Parkway Plaza Blvd., Charlotte, NC 28217
PKF-19970313-0078 NVDOUGL DOUGLAS NV BAT: 18002/448890 KXNVSB1

COPY

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

'97 MAR 24 AM 11:06

0408957

BK0397PG3524

LINDA SLATER
RECORDER
\$ 11.00 PAID ks DEPUTY