RECORDING REQUESTED BY:

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

WHEN RECORDED RETURN TO:

JERALD D ANDERSON PAULA J ANDERSON 1705 LANTANA DR MINDEN, NV 89423

Loan No. 0004288270

SUBSTITUTION OF TRUSTEE AND RECONVEYANCE

THIS SUBSTITUTION OF TRUSTEE AND RECONVEYANCE is entered into this date, November 21, 1997, by and between AMERICAN SECURITIES COMPANY, a California Corporation ("Successor Trustee"), and Wells Fargo Bank, N.A., as successor to First Interstate Bank of Nevada, N.A., ("Successor Beneficiary").

WHEREAS, a certain Deed of Trust ("Deed of Trust") dated September 17, 1990 and executed by JERAD D ANDERSON AND PAULA J ANDERSON, as trustor, to STEWART TITLE OF DOUGLAS COUNTY, as trustee ("Original Trustee"), for the benefit of FIRST INTERSTATE BANK OF NEVADA, N.A. ("Original Beneficiary"), which Deed of Trust was recorded on September 27, 1990 in the Office of the Recorder of the County of DOUGLAS, State of Nevada, as Serial No. 235453 in Book(Reel) 990 at Page(Image) 3943;

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.

IN WITNESS WHEREOF, Successor Trustee a OF TRUSTEE and RECONVEYANCE the day	and Successor Beneficiary have executed this SUBSTITUTION and year written above.
AMERICAN SECURITES COMPANY A CALLYORNIA CORPORATION ("Successor Trustee") By: CARRIE L. CARLSON ASSISTANT SECRETARY	Wells Fargo Bank, N.A., as successor to First Interstate Bank of Nevada, N.A. ("Successor Beneficiary") By: DEBRIE ROLAS
AGGIOTANT GEORGIANT	OPERATIONS OFFICER
STATE OF CALIFORNIA County of San Diego	
edvidence) to be the person whose name is subsc	Betty J. Hall , personally appeared CARRIE L ly known to me (or proved of me on the basis of satisfactory cribed to the within instrument and acknowledged to me that she and that by her signature on the instrument the person, or entity this instrument.
WITNESS my hand and official seal.	BETTY J. HALL Comm. #1153368 OUT SAN DIEGO COUNTY SAN DIEGO COUNTY Comm. Exp. Aug. 28, 2001
Notary's Signature	(Notary's Seal)
STATE OF CALIFORNIA County of San Diego	
edvidence) to be the person whose name is subsc	nown to me (or proved ot me on the basis of satisfactory tribed to the within instrument and acknowledged to me that she and that by her signature on the instrument the person, or entity
upon behalf of which the person acted, executed to	this instrument. BETTY J. HALL Comm. #1153368 Output NOTARY PUBLIC CALIFORNIA
Notary's Signature	SAN DIEGO COUNTY Comm. Exp. Aug. 28, 2001

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