

Recording Requested By:  
American Reconveyance Corporation

When Recorded Return To:

Todd Adams  
951 Dean Drive  
Gardnerville, NV 89410

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

Norwest Mortgage, Inc. - Charlotte #:9771499 "ADAMS" Lender ID:705013/ Douglas, Nevada

NORWEST MORTGAGE INC. SUCCESSOR BY MERGER DIRECTORS MORTGAGE LOAN CORPORATION is the Owner and Holder of the Note secured by the Deed of Trust dated 05/09/95, made by TODD S ADAMS AND CYNTHIA L ADAMS, as Trustor, with STAN-SHAW CORPORATION, A CALIFORNIA CORPORATION as Trustee, for the benefit of DIRECTORS MORTGAGE LOAN CORPORATION, A CALIFORNIA CORPORATION, DBA COURTESY FUNDING CALIFORNIA as Beneficiary, which said Deed of Trust was recorded on 05/31/95 in the Office of the County Recorder of DOUGLAS State of Nevada, as Instrument No. 363222 Book 0595, Page 5068, 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: 951 Dean Drive, Gardnerville, NV, 89410

IN WITNESS WHEREOF, NORWEST MORTGAGE INC. SUCCESSOR BY MERGER DIRECTORS MORTGAGE LOAN CORPORATION as owner and substituted Trustee, have caused this instrument to be executed, each in its respective interest;

Norwest Mortgage Inc. Successor by Merger  
Directors Mortgage Loan Corporation  
On January 05, 1998

By: Peggy Coleman  
PEGGY COLEMAN, 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.

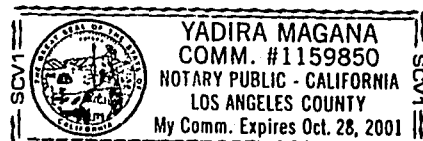
By Richmond/Monroe dba American Reconveyance Corporation as Trustee  
On January 05, 1998

By: [Signature]  
STANLEY GAINSFORTH, PRESIDENT

STATE OF California  
COUNTY OF Los Angeles

ON 1.5.98, before me, Yadira Magana, a Notary Public in and for Los Angeles County, in the State of California, personally appeared Peggy Coleman, 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.

WITNESS my hand and official seal,  
Yadira Magana  
Yadira Magana  
Notary Expires: 10/28/2001 #1159850

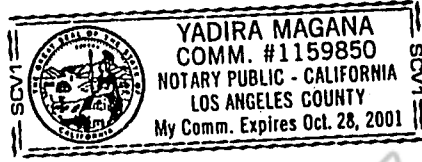


(This area for notarial seal)

STATE OF California  
COUNTY OF Los Angeles

ON 1.5.98, before me, Yadira Magana, 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,  
*Yadira Magana*  
Yadira Magana  
Notary Expires: 10/28/2001 #1159850



(This area for notarial seal)

ARC, 25570 Rye Canyon Rd., Valencia, CA 91355 (805) 294-1780  
YAM-19980105-0005 NVDOUGL DOUGLAS NV BAT: 16000/9771499 KXNVSBR1



*COPIES*

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

'98 JAN 12 AM 11:36

LINDA SLATER  
RECORDER

\$ 11.00 PAID 2 DEPUTY

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