

Recording Requested By:
Norwest Mortgage Inc.

When Recorded Return To:

ROBERT ANDERSON
P O Box 2294
Minden, NV 89423

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

Norwest Mortgage Inc. #:5447081 "ANDERSON" Lender ID:705013/0656857005 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 01/04/93, made by ROBERT O. ANDERSON, AND SUSAN J. ANDERSON HUSBAND AND WIFE 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 01/12/93 in the Office of the County Recorder of DOUGLAS State of Nevada, as Instrument No. 297162 Book 193, Page 1343, 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: 400 Dina Court, 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 December 24, 1997

By: *Joan E. Joyner*
JOAN E. JOYNER, ASST. 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 December 24, 1997

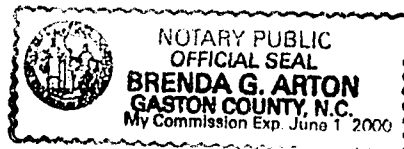
By: *Joan E. Joyner*
JOAN E. JOYNER, ASST. VICE
PRESIDENT



STATE OF North Carolina
COUNTY OF Gaston

ON December 24, 1997, before me, Brenda G. Arton, a Notary Public in and for the County of Gaston County, State of North Carolina, personally appeared JOAN E. 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.

Brenda G. Arton
Brenda G. Arton
Notary Expires: 06/01/2000



(This area for notarial seal)

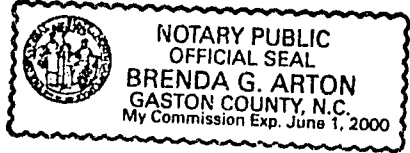
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STATE OF North Carolina
COUNTY OF Gaston

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Brenda G. Arton
Brenda G. Arton
Notary Expires: 06/01/2000



(This area for notarial seal)

Norwest Mortgage 5024 Parkway Plaza Blvd., Charlotte, NC 28217
DWT-19971223-0051 NVDOUGL DOUGLAS NV BAT: 19375/5447081 KXNVSBR1

COPY

REQUESTED BY
Norwest Mortgage
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

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LINDA SLATER
RECORDER

\$ 11.00 PAID ke DEPUTY

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