

Recording Requested By:
Norwest Mortgage, Inc.

When Recorded Return To:

David B Gallegos
3817 S Carson St 744
Carson City, Nv 89701

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

Norwest Mortgage, Inc. #:3586508 "GALLEGOS" Lender ID:220744/0681114401 Douglas, Nevada

NORWEST MORTGAGE, INC. is the Owner and Holder of the Note secured by the Deed of Trust dated 05/08/95, made by DAVID B GALLEGOS, AN UNMARRIED MAN as Trustor, with UNITED TITLE OF NEVADA as Trustee, for the benefit of THE PRUDENTIAL HOME MORTGAGE COMPANY, INC. as Beneficiary, which said Deed of Trust was recorded on 05/15/95 in the Office of the County Recorder of DOUGLAS State of Nevada, as Instrument No. 362111 Book 0595, Page 2293, 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: 13 Cascade Court, Zephyr Cove, NV, 89448

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 February 19, 1998

By: Hollis Parks
HOLLIS PARKS, 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 February 19, 1998

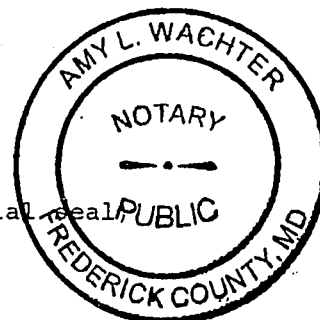
By: Hollis Parks
HOLLIS PARKS, VICE PRESIDENT



STATE OF Maryland
COUNTY OF Frederick

ON 2-19-1998, before me, Amy L. Wachter, a Notary Public in and for the County of Frederick County, State of Maryland, personally appeared Hollis Parks, 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.

Amy L. Wachter
Notary Expires: 09/24/2001



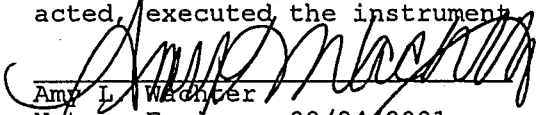
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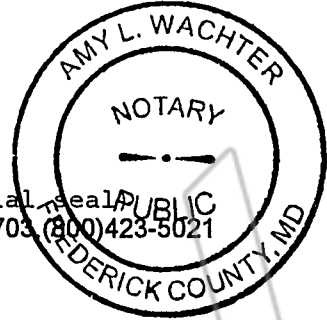
0433131

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STATE OF Maryland
COUNTY OF Frederick

ON 2-19-1998, before me, Amy L. Wachter, a Notary Public in and for the County of Frederick County, State of Maryland, personally appeared Hollis Parks, 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.


Amy L. Wachter
Notary Expires: 09/24/2001



(This area for notarial seal)
PUBLIC
FREDERICK COUNTY, MD

Norwest Mortgage, Inc., 7495 New Horizon Way, Frederick, MD, 21703 (800)423-5021
JPS-19980219-0054 NVDOUGL DOUGLAS NV BAT: 19131/3586508 KXNVSBR1

COPIES

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

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LINDA SLATER
RECORDER
\$ 11.00 PAID K2 DEPUTY