

Recording Requested By:
American Reconveyance Corporation

When Recorded Return To:

✓ David Ruben
2619 Gordon Avenue
Minden, NV 89423

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

Norwest Mortgage, Inc. - Charlotte #:949752 "RUBEN" Lender ID:500666/ Douglas, Nevada

NORWEST MORTGAGE INC. is the Owner and Holder of the Note secured by the Deed of Trust dated 08/24/92, made by DAVID M RUBEN AND SHERILYN K RUBEN, as Trustor, with WESTERN TITLE CO. as Trustee, for the benefit of COMSTOCK BANK as Beneficiary, which said Deed of Trust was recorded on 08/31/92 in the Office of the County Recorder of DOUGLAS State of Nevada, as Instrument No. 287217 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.

Assessor's/Tax ID No.: 2120315
Property Address: 2619 Gordon Avenue, Minden, NV, 89423

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 June 09, 1998

By: Shannon Schaffner
SHANNON SCHAFFNER, 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 June 09, 1998

By: [Signature]
STANLEY GAINSFORTH, PRESIDENT



STATE OF California
COUNTY OF ~~Keen~~ Los Angeles

ON 6-9-98 before me, Yadira Magana, a Notary Public in and for Los Angeles County, in the State of California, personally appeared Shannon Schaffner, 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.

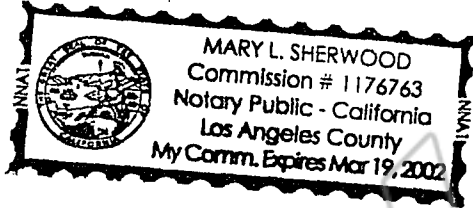
WITNESS my hand and official seal,
[Signature]
Yadira Magana
Notary Expires: 10/28/2001



STATE OF California
COUNTY OF Los Angeles

ON JUN 09 1998, before me, Mary L Sherwood, 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,
Mary L Sherwood
Mary L Sherwood
Notary Expires: 03/19/2002 #1176763



ARC, 25600 Rye Canyon Rd., Valencia, CA 91355 (805) 294-1780
NAA*19980608-0039 NVDOUGL DOUGLAS NV BAT: 99999/949752 KXNVSBR1

COPY

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

'98 JUN 22 AM 11:03

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LINDA SLATER
RECORDER
\$ 11.00 PAID K2 DEPUTY