

SUBSTITUTION OF TRUSTEE AND DEED OF FULL RECONVEYANCE

WHEREAS, MARK E. STEFFERY AND FRANCESCA FRNCISCHINE STEFFERY, HUSBAND AND WIFE was the original Trustor, WESTERN TITLE COMPANY, INC. was the original Trustee, and DBA THE MORTGAGE LOAN SPECIALISTS GROUP was the original Beneficiary under that certain Deed of Trust dated SEPTEMBER 26, 1994 and recorded on OCTOBER 7, 1994 in book 1094 page 1342 of Official Records of DOUGLAS County, under document No. 348051, and

WHEREAS, the undersigned is the present Beneficiary under said Deed of Trust, and

WHEREAS, the undersigned desires to substitute a new Trustee under said Deed of Trust in the place and stead of said Original Trustee thereunder, in the manner in said Deed of Trust provided.

THEREFORE, the undersigned hereby substitutes NORWEST BANK OF MINNESOTA, N.A. as Trustee under said Deed of Trust.

NOW, THEREFORE, NORWEST BANK OF MINNESOTA, N.A. as substituted Trustee, does hereby reconvey without warranty, to the person or persons legally entitled thereto, the estate held by Trustee, declaring that the indebtedness secured by said Deed of Trust HAS BEEN FULLY PAID.

Whenever the context hereof as requires the masculine gender includes the feminine and /or neuter, and singular number includes the plural.

Dated APRI 27, 1998

NORWEST BANK OF MINNESOTA, N.A.

NORWEST BANK OF MINNESOTA, N.A.

Beneficiary

Trustee

Otto Regalado
By: OTTO REGALADO

Otto Regalado
By: OTTO REGALADO

Title: ATTORNEY IN FACT

Title: ATTORNEY IN FACT

STATE OF NORTH CAROLINA

STATE OF NORTH CAROLINA

COUNTY OF GUILFORD

COUNTY OF GUILFORD

On APRIL 27, 1998, before me, the undersigned a Notary Public in and for said State, personally appeared OTTO REGALADO, know to me to be the person whose name is subscribed to the within instrument and acknowledge that he/she executed the same.

On APRIL 27, 1998, before me, the undersigned a Notary Public in and for said State, personally appeared OTTO REGALADO, know to me to be the person whose name is subscribed to the within instrument and acknowledge that he/she executed the same.

Antonia W. King
NOTARY PUBLIC ANTONIA W. KING

Antonia W. King
NOTARY PUBLIC ANTONIA W. KING

MY COMMISSION EXPIRES 12/21/02

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This Document Prepared by:
Wendover Financial Services Corporation \ LAURIE CASE
P.O. Box 26903
Greensboro, NC 27419-6903

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REQUESTED BY
STEWART TITLE of DOUGLAS COUNTY
IN OFFICIAL RECORDS OF
DOUGLAS CO. NEVADA

'98 JUL 21 AIO :30

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LINDA SLATER
RECORDER
\$ 11.00 PAID *PL* DEPUTY