

Recording Requested By:
Norwest Mortgage Inc.

When Recorded Return To:

✓ JAMES NICHOLSON
1473 Mary Jo Dr
Gardnerville, NV 89410

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

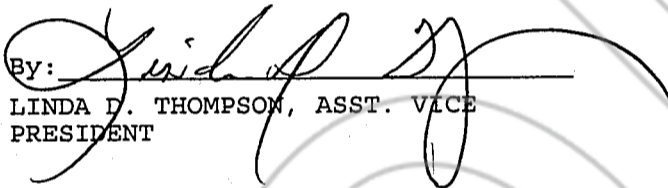


Norwest Mortgage Inc. #:5072301 "NICHOLSON" Lender ID:705013/0650410408 Douglas, Nevada
NORWEST MORTGAGE INC. SUCCESSOR BY MERGER DIRECTORS MORTGAGE LOAN CORPORATION is the Owner and Holder of the Note secured by the Deed of Trust dated 08/18/92, made by JAMES P. NICHOLSON, AND MARIE L. NICHOLSON as Trustor, with STAN-SHAW CORPORATION, A CALIFORNIA CORPORATION as Trustee, for the benefit of DIRECTORS MORTGAGE LOAN CORPORATION, A CALIFORNIA CORP., DBA COURTESY FUNDING as Beneficiary, which said Deed of Trust was recorded on 08/26/92 in the Office of the County Recorder of DOUGLAS State of Nevada, as Instrument No. 082692 Book 892, Page 4362, 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: 1473 Mary Jo Dr, Gardnerville, NV, 89410

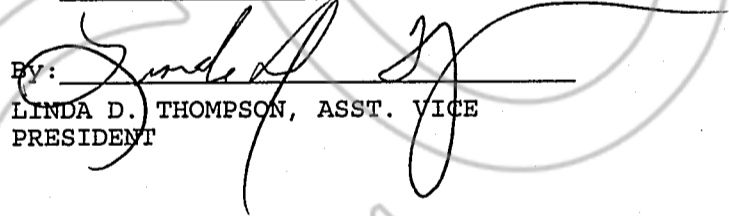
IN WITNESS WHEREOF, NORWEST MORTGAGE INC. SUCCESSOR BY MERGER DIRECTORS MORTGAGE LOAN CORPORATION as owner and Substituted Trustee, have caused this instrument to be executed, each in its respective interest;

Norwest Mortgage Inc. Successor by Merger
Directors Mortgage Loan Corporation
On November 06, 1998

BY: 
LINDA D. THOMPSON, 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.

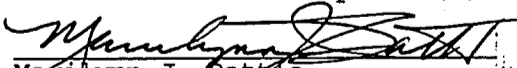
By NORWEST MORTGAGE, INC. as Trustee
On November 06, 1998

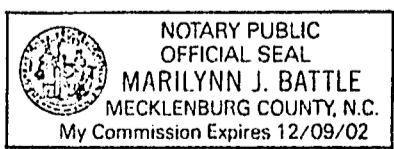
BY: 
LINDA D. THOMPSON, ASST. VICE
PRESIDENT



STATE OF North Carolina
COUNTY OF Mecklenburg

ON November 06, 1998, before me, MARILYNN J. BATTLE, a Notary Public in and for the County of Mecklenburg County, State of North Carolina, personally appeared LINDA D. THOMPSON, 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.



Marilynn J. Battle
Notary Expires: 12/09/2002

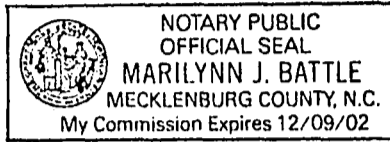


0454582
BK 1198PG4543

STATE OF North Carolina
COUNTY OF Mecklenburg

ON November 06, 1998, before me, MARILYNN J. BATTLE, a Notary Public in and for the County of Mecklenburg County, State of North Carolina, personally appeared LINDA D. THOMPSON, 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.


Marilynn J. Battle
Notary Expires: 12/09/2002



Norwest Mortgage 5024 Parkway Plaza Blvd., Charlotte, NC 28217
LAJ-19981106-0105 NVDOUGL DOUGLAS NV BAT: 16002/5072301 KXNVSB1

COOPY

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

'98 NOV 19 P1:52

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BK1198PG4544

LINDA SLATER
RECORDER
\$ 1.00 PAID BC DEPUTY