Recording Requested By: Norwest Mortgage Inc.

When Recorded Return To:

Edward Kearney 1579 Shirley Street Minden, NV 89423

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

Norwest Mortgage Inc. #:431718 "KEARNEY" Lender ID:715001/594203570 Douglas, Nevada

NORWEST MORTGAGE INC. is the Owner and Holder of the Note secured by the Deed of Trust dated 10/02/92, made by EDWARD M. KEARNEY, JOYCE E. KEARNEY AND JOHN PAUL KEARNEY as Trustor, with WESTERN TITLE COMPANY as Trustee, for the benefit of NORWEST MORTGAGE, INC. as Beneficiary, which said Deed of Trust was recorded on 10/05/92 in the Office of the County Recorder of DOUGLAS State of Nevada, as Instrument No. 290068 Book 1092, Page 762, wherein said Owner and Holder hereby substitutes NORWEST MORTGAGE, INC. as Trustee in lieu of the above-named Trustee under said Deed of Trust.

1579 Shirley Street, Minden, NV, 89423 Property Address:

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 November 16, 1998

JANA E. KEISER, ASST.

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. CALLING CALLIN

By NORWEST MORTGAGE, INC. as Trustee

November 16, 1998 On

JANA E. KEISER, ASST. VICE

PRESIDENT

By:

STATE OF North Carolina COUNTY OF Gaston

ON November 16, 1998, before me, Angela Savage, a Notary Public in and for the County of Gaston County, State of North Carolina, personally appeared JANA E. KEISER, 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.

Angela Savage Notary Expires: 12/09/200

NOTARY PUBLIC OFFICIAL SEAL ANGELA SAVAGE GASTON COUNTY, N.C. My Commission Expires 12-09-02

JLB-19981116-0098 NVDOUGL DOUGLAS NV BAT: 101019 KXNVSBR1

Substitution of Trustee and Full Reconveyance Page 2

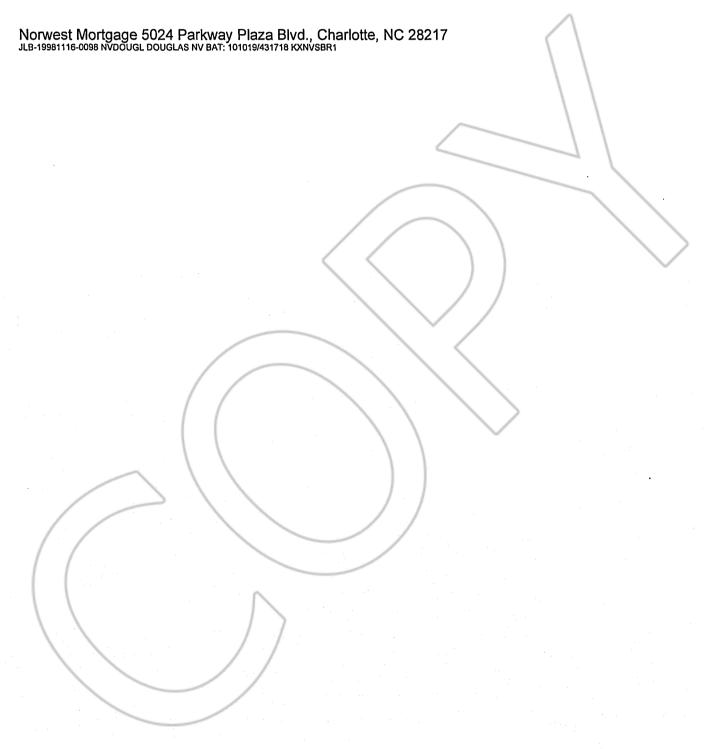
auac

STATE OF North Carolina COUNTY OF Gaston

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Angela/Sawage Notary Expires: 12/09/2002





IN OFFICIAL RECORDS OF DOUGLAS CO., NEVADA

'98 DEC -3 P3:05

0455668 BK 1298 PG 1010 LINDA SLATER PAIDK DEPUTY