

Recording Requested By:
Norwest Mortgage, Inc.

When Recorded Return To:

Mary McEneaney
3815 Paseo Grande
Moraga, Ca 94556

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

Norwest Mortgage, Inc. #:4833737 "MCENEANY" Lender ID:313/352/1668786704 Douglas, Nevada

NORWEST MORTGAGE, INC. is the Owner and Holder of the Note secured by the Deed of Trust dated 08/28/98, made by MARY MCENEANY, A SINGLE WOMAN as Trustor, with UNITED TITLE OF NEVADA as Trustee, for the benefit of NORWEST MORTGAGE, INC. as Beneficiary, which said Deed of Trust was recorded on 09/01/98 in the Office of the County Recorder of DOUGLAS State of Nevada, as Instrument No. 448491 Book 998, Page 20, 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: 149 Ponderosa, 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 December 09, 1998

By: [Signature]
GREG CENEVIVA, ASSIST. 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 December 09, 1998

By: [Signature]
GREG CENEVIVA, ASSIST. VICE
PRESIDENT



STATE OF Maryland
COUNTY OF Frederick

ON 12/11/98, before me, Tina M. Gumm, a Notary Public in and for Frederick County, in the State of Maryland, personally appeared Greg Ceneviva, Assist. Vice President who acknowledged himself/herself to be the aforesaid officer of the above corporation, and that he/she, being authorized so to do, executed the foregoing instrument for the purposes therein contained, by signing the name of the corporation by himself/herself as the officer designated therein.


[Signature]
Tina M. Gumm
Notary Expires: 10/26/2002

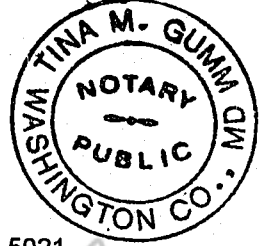


(This area for notarial seal)

STATE OF Maryland
COUNTY OF Frederick

ON 12/11/98, before me, Tina M. Gumm, a Notary Public in and for Frederick County, In the State of Maryland, personally appeared Greg Ceneviva, Assist. Vice President who acknowledged himself/herself to be the aforesaid officer of the above corporation, and that he/she, being authorized so to do, executed the foregoing instrument for the purposes therein contained, by signing the name of the corporation by himself/herself as the officer designated therein.


Tina M. Gumm
Notary Expires: 10/26/2002



(This area for notarial seal)

Norwest Mortgage, Inc., 7495 New Horizon Way, Frederick, MD, 21703, (800)423-5021
JPS-19981209-0152 NVDUGL DOUGLAS NV BAT: 100887/4833737 KXNVSR1

COPY

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

'98 DEC 18 P3:30

0456940

LINDA SLATER
RECORDER
\$ 11.00 PAID ks DEPUTY

BK 1298 PG 4784