Recording Requested By: American Reconveyance Corporation

When Recorded Return To:

David H. Packer 137 Woodhaven Dr Vacaville, CA 95687

11.

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

Norwest Mortgage, Inc. - Charlotte #:6517890 "PACKER" Lender ID:705013/0751181242 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 11/16/93, made by DAVID H. PACKER AND KATSUKO PACKER, HUSBAND AND WIFE as Trustor, with STAN SHAW CORPORATION, A CALIFORNIA CORPORATION as Trustee, for the benefit of DIRECTORS MORTGAGE LOAN CORPORATION, A CALIFORNIA CORPORATION as Beneficiary, which said Deed of Trust was recorded on 11/19/93 in the Office of the County Recorder of DOUGLAS State of Nevada, as Instrument No. 323134 Book 1193, Page 4145, wherein said Owner and Holder hereby substitutes RICHMOND MONROE D/B/A AMERICAN RECONVEYANCE CORPORATION as Trustee in lieu of the above-named Trustee under said Deed of Trust.

Property Address: 1012 Mica Drive, Carson City, NV, 89705

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

Norwest Mortgage Inc. Successor by Merger Directors Mortgage Loan Corporation January 13, 1999

DEDTRIC PERKINS, VICE PRESIDENT

CALIFORN. RICHMOND MONROE D/B/A 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 D/B/A AMERICAN RECONVEYANCE CORPORATION as Trustee

1999 January

By:

STANLEY GAINSFORTH,

PRESIDENT

STATE OF Calif orni/a COUNTY OF Los Angeles

ON January 13, 1999, before me, Yadira Magana, a Notary Public in and for Los Angeles County, in the State of California, personally appeared Dedtric Perkins, 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

and and

Yadira Magana

Notary Expires: 10/28/2001

59850

YADIRA MAGANA COMM. #1159850 00 NOTARY PUBLIC - CALIFORNIA LOS ANGELES COUNTY My Comm. Expires Oct. 28, 2001

WEST MORTGAGE

CORPORATE

TLB*19990112-0087 NVDOUGL DOUGLAS NV BAT: 16000 KXNVSBR1

0459800 BK0199PG5514 Substitution of Trustee and Full Reconveyance

STATE OF California COUNTY OF Los Angeles

ON January 13, 1999, before me, Yadira Magana, 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.

my hand and off/i **⊘**íal

Yadi/ra

Expires: 10/28/2001 #1159850

YADIRA MAGANA COMM. #1159850 % NOTARY PUBLIC - CALIFORNIA LOS ANGELES COUNTY My Comm. Expires Oct. 28, 2001

ARC, 25600 Rye Canyon Rd., Valencia, CA 91355 (805) 294-1342 TLB*19990112-0087 NVDOUGL DOUGLAS NV BAT: 16000/6517890 KXNVSBR1

American Reconveyance Corp IN OFFICIAL RECORDS OF DOUGLAS CO., HEVADA

JAN 28 P12:18

0459800 BK0199PG5515

LINDA SLATER RECORDER 110 PAID AB DEPUTY