

Recording Requested By:
American Reconveyance Corporation

When Recorded Return To:

Douglas Artman
PO Box 2967
Gardnerville, NV 89410

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE



Norwest Mortgage, Inc. - Charlotte #:6740898 "ARTMAN" Lender ID:705013/0751380253 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 01/11/94, made by DOUGLAS L. ARTMAN AND JOANNIE E. ARTMAN, HUSBAND AND WIFE AS JOINT TENANTS 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 01/31/94 in the Office of the County Recorder of DOUGLAS State of Nevada, as Instrument No. 328857 Book 0194, Page 5842, 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: 709 Bowles Lane, 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 January 13, 1999



By: *Dedtric Perkins*
DEDTRIC PERKINS, VICE PRESIDENT

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
On January 13, 1999

By: *[Signature]*
STANLEY GAINSFORTH, PRESIDENT

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 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 hand and official seal,

Yadira Magana
Yadira Magana
Notary Expires: 10/28/2001 #1159850



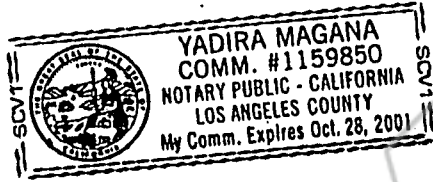
0459802
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STATE OF California
COUNTY OF Los Angeles

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.

WITNESS my hand and official seal,

[Signature]
Yadira Magana
Notary Expires: 10/28/2001 #1159850



ARC, 25600 Rye Canyon Rd., Valencia, CA 91355 (805) 294-1342
ESC*19990111-0031 NVDOUGL DOUGLAS NV BAT: 16000/6740898 KXNVsBR1

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REQUESTED BY
American Reconveyance Corp
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

'99 JAN 28 P12:23

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LINDA SLATER
RECORDER
\$ 11.00 PAID *LS* DEPUTY