

Recording Requested By:
American Reconveyance Corporation

When Recorded Return To:

Lawson Flanagan
P.o. Box 1406cle
Zephyr Cove, NV 89448

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE



Norwest Mortgage, Inc. - Charlotte #:652851 "FLANAGAN" Lender ID:500651/0000652851 Douglas, Nevada
NORWEST MORTGAGE INC. is the Owner and Holder of the Note secured by the Deed of Trust dated 07/27/92, made by LAWSON H FLANAGAN AND SARAH R FLANAGAN, HUSBAND AND WIFE as Trustor, with WESTERN SUNRISE MORTGAGE CORPORATION as Trustee, for the benefit of WESTERN SUNRISE MORTGAGE CORPORATION, A CALIFORNIA CORPORATION as Beneficiary, which said Deed of Trust was recorded on 08/11/92 in the Office of the County Recorder of DOUGLAS State of Nevada, as Instrument No. 285559 Book 892, Page 1298, 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: 618 Stanley Circle, 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 January 05, 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 05, 1999

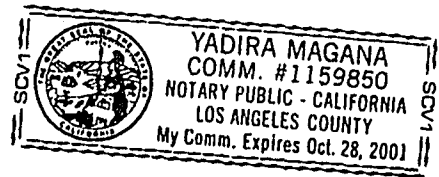
By: *[Signature]*
STANLEY GAINSFORTH, PRESIDENT



STATE OF California
COUNTY OF Los Angeles

ON January 05, 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

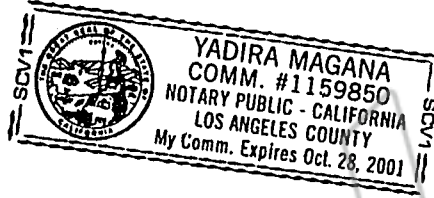


STATE OF California
COUNTY OF Los Angeles

ON January 05, 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,

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



ARC, 25600 Rye Canyon Rd., Valencia, CA 91355 (805) 294-1342
PJP*19990104-0111 NVDOUGL DOUGLAS NV BAT: 16000/652851 KXNVSBR1

COOPY

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

'99 JAN 28 P12:26

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BK0199PG5521

LINDA SLATER
RECORDER
\$ 11.00 PAID AS DEPUTY