

Recording Requested By:
American Reconveyance Corporation

When Recorded Return To:

Janice Deane
1521 Downs Dr
Minden, NV 89423

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

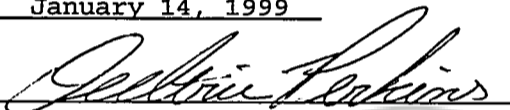


Norwest Mortgage, Inc. - Charlotte #:5447123 "DEANE" Lender ID:705013/0656866144 Douglas, Nevada
NORWEST MORTGAGE INC. SUCCESSOR BY MERGER DIRECTORS MORTGAGE LOAN CORPORATION is the Owner and Holder of the Note secured by the Deed of Trust dated 12/15/92, made by JANICE DEANE, AN UNMARRIED WOMAN as Trustor, 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 12/23/92 in the Office of the County Recorder of DOUGLAS State of Nevada, as Instrument No. 296017 Book 1292, Page 4146, 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: 1521 Downs Drive, Minden, NV, 89423

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 14, 1999

By: 
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.

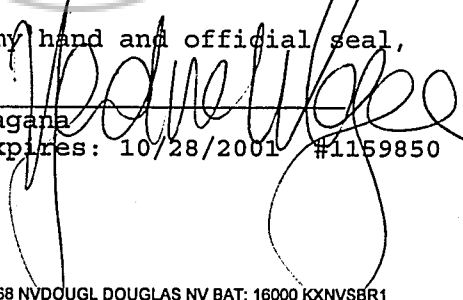
By RICHMOND MONROE D/B/A AMERICAN RECONVEYANCE CORPORATION as Trustee
On January 14, 1999

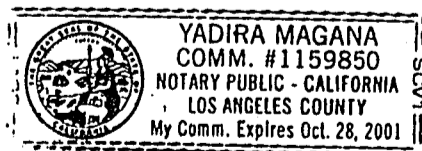
By: 
STANLEY GAINSFORTH, PRESIDENT

STATE OF California
COUNTY OF Los Angeles

ON January 14, 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
Notary Expires: 10/28/2001 #1159850



0459805

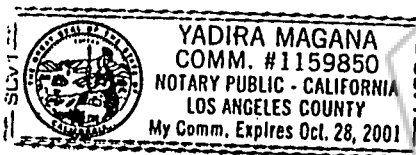
BK0199PG5524

STATE OF California
COUNTY OF Los Angeles

ON January 14, 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
SXC*18990111-0068 NVDOUGL DOUGLAS NV BAT: 16000/5447123 KXNVSBR1

COPIES

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

'99 JAN 28 P12:30

0459805
BK0199PG5525

LINDA SLATER
RECORDER
\$ *11.00* PAID *AS* DEPUTY