Recording Requested By: Norwest Mortgage Inc.

When Recorded Return To:

LYLE SIMON 997 Desert Drive Carson City, NV 89705

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE



Charlotte 685 #:6388471 "SIMON" Lender ID:640513/1665983562 Douglas, Nevada

NORWEST MORTGAGE INC. is the Owner and Holder of the Note secured by the Deed of Trust dated 06/18/97, made by LYLE E. SIMON, AND JOSEPHINE M. SIMON HUSBAND AND WIFE as Trustor, with MADISON DIVIDENDS, INC., A CALIFORNIA CORPORATION as WIFE as Trustor, with MADISON DIVIDENDS, INC., A CALIFORNIA CORPORATION as Trustee, for the benefit of CENTRAL PACIFIC MORTGAGE COMPANY, A CALIFORNIA CORPORATION as Beneficiary, which said Deed of Trust was recorded on 06/24/97 in the Office of the County Recorder of DOUGLAS State of Nevada, as Instrument No. 0415845 Book 0697, Page 5013, 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: 997 Desert Drive, Carson City, NV, 89705

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 <u>February 17, 1999</u>

KEISER, ASST. 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

February 17, 1999

JANA E. KEISER, ASST. VICE

PRESIDENT

STATE OF North Carolina COUNTY OF Mecklenburg

ON February 17, 1999, before me, MARILYNN J. BATTLE, a Notary Public in and for the County of Mecklenburg County, State of North Carolina, personally appeared JANA E. KEISER, ASST. 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.

Marilynn J. Fattle Notary Expires: 12/09/2002

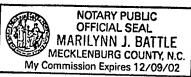
NOTARY PUBLIC OFFICIAL SEAL MARILYNN J. BATTLE MECKLENBURG COUNTY, N.C. My Commission Expires 12/09/02

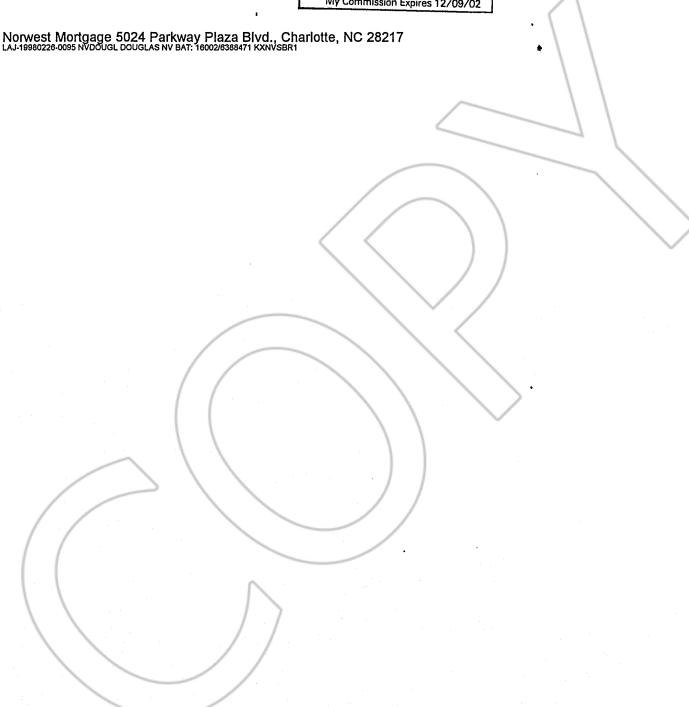
LAJ-19980226-0095 NVDOUGL DOUGLAS NV BAT: 16002 KXNVSBR1

STATE OF North Carolina COUNTY OF Mecklenburg

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Marilynn J. Battle
Notary Expires: 12/09/2002





REQUESTED BY

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IN OFFICIAL RECORDS OF

DOUGLAS CO., HEYADA

99 MAR -1 P3:01

0462376 BK0399PG0441 LINDA SLATER

RECORDER

PAID DEPUTY