

Recording Requested By:  
American Reconveyance Corporation

When Recorded Return To:

Geoffry Andres  
717 Star Pine Dr  
Las Vegas, Nv 89134

**SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE**

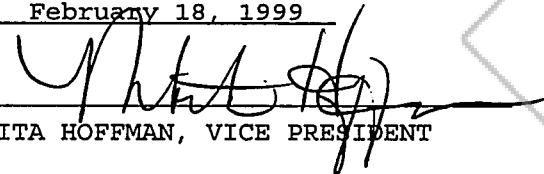


Norwest Mortgage, Inc. - Frederick #:4780181 "ANDRES" Lender ID:595/001/0004780181 Douglas, Nevada  
NORWEST MORTGAGE, INC. is the Owner and Holder of the Note secured by the Deed of Trust dated 06/17/98, made by GEOFFRY P ANDRES AND SHAUN C MARION, HUSBAND AND WIFE as Trustor, with UNITED TITLE OF NEVADA as Trustee, for the benefit of NORWEST MORTGAGE, INC. as Beneficiary, which said Deed of Trust was recorded on 06/19/98 in the Office of the County Recorder of DOUGLAS State of Nevada, as Instrument No. 0442391 Book 0698, Page 4452, wherein said Owner and Holder hereby substitutes RICHMOND MONROE DBA AMERICAN RECONVEYANCE CORPORATION as Trustee in lieu of the above-named Trustee under said Deed of Trust.

Property Address: 251 Applecreek Lane, Gardnerville, NV, 89410

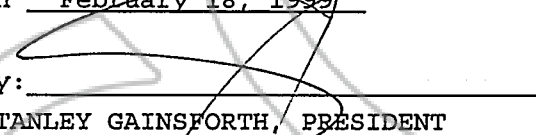
IN WITNESS WHEREOF, NORWEST MORTGAGE, INC. as owner and Substituted Trustee, have caused this instrument to be executed, each in its respective interest;

Norwest Mortgage, Inc.  
On February 18, 1999

By:   
NIKITA HOFFMAN, VICE PRESIDENT

RICHMOND MONROE DBA 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 DBA AMERICAN RECONVEYANCE CORPORATION as Trustee  
On February 18, 1999

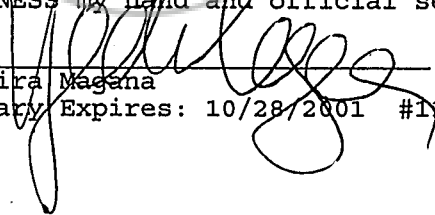
By:   
STANLEY GAINSFORTH, PRESIDENT

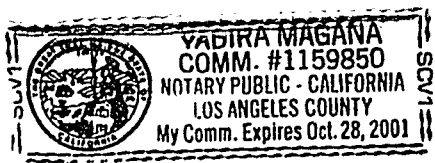


STATE OF California  
COUNTY OF Los Angeles

ON February 18, 1999, before me, Yadira Magana, a Notary Public in and for Los Angeles County, in the State of California, personally appeared Nikita Hoffman, 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



(This area for notarial seal)

0462559

BK0399PG1039

STATE OF California  
COUNTY OF Los Angeles

ON February 18, 1999, before me, Yادira 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



(This area for notarial seal)

Stan Gainforth, 25600 Rye Canyon Road, Valencia Ca. 91355 805-294-1342  
PJP\*19990218-0049 NVDUGL DOUGLAS NV BAT: 16000/4780181 KXNVSBR1

COOPY

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

'99 MAR -3 A11:15

0462559  
BK0399PG1040

LINDA SLATER  
RECORDER  
\$ 11.00 PAID *K2* DEPUTY