

Recording Requested By:
Norwest Mortgage Inc.

When Recorded Return To:

✓ Andrew Duggan
P.O. Box 3909
Stateline, Nv 89449

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE



Frederick 591 #:4679455 "DUGGAN" Lender ID:318/057/1666795609 Douglas, Nevada

NORWEST MORTGAGE, INC. is the Owner and Holder of the Note secured by the Deed of Trust dated 12/18/97, made by ANDREW J. DUGGAN, AN UNMARRIED MAN 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 12/23/97 in the Office of the County Recorder of DOUGLAS State of Nevada, as Instrument No. 0429081 Book 0198, Page 3199, RERECORDED 01/22/98 as Instrument No. 0430939, Book No. 1297, Page No. 4493, 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: 105 Rubicon Circle North, Stateline, NV, 89449

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 July 19, 1999

By: Morris Coombs
MORRIS COOMBS, ASSISTANT 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
On July 19, 1999

By: Gary Smith
GARY SMITH, ASSISTANT VICE
PRESIDENT

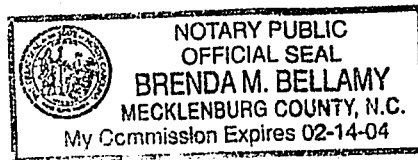


STATE OF North Carolina.
COUNTY OF Mecklenburg

On July 19, 1999, Brenda M. Bellamy, a Notary Public in and for Mecklenburg County, in the State of North Carolina, do hereby certify that MORRIS COOMBS, ASSISTANT VICE PRESIDENT, who is/are signed to the foregoing document and who is/are known to me, acknowledged before me on this day, that being informed of the contents of said instrument, he/she/they as such officer(s) and with full authority, executed the same voluntarily for and as the act of said corporation, on the day the same bears date..

WITNESS my hand and official seal,

Brenda M. Bellamy
Brenda M. Bellamy
Notary Expires: 02/14/2004

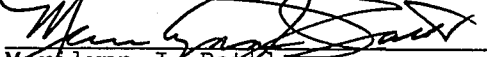


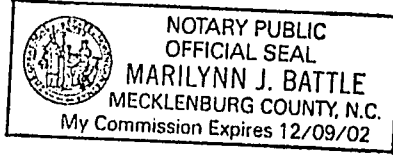
(This area for notarial seal)

0473357
BK 0799PG4935

STATE OF North Carolina
COUNTY OF Mecklenburg

ON July 19, 1999, before me, Marilyn J. Battle, a Notary Public in and for the County of Mecklenburg County, State of North Carolina, personally appeared GARY SMITH, ASSISTANT 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. Battle
Notary Expires: 12/09/2002



(This area for notarial seal)

Norwest Mortgage 5024 Parkway Plaza Blvd., Charlotte, NC 28217
BNJ-19990719-0073 NVDOUGL DOUGLAS NV BAT: 106163/4679455 KXNVBR1

COPY

REQUESTED BY
Norwest Mortgage
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

'99 JUL 29 A10:47

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BK0799PG4936

LINDA SLATER
RECORDER
PAID *11.00* DEPUTY