

Recording Requested By:
Norwest Mortgage Inc.

When Recorded Return To:

✓ DONALD SYKES
1493 Kathy Way
Gardnerville, NV 89410

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

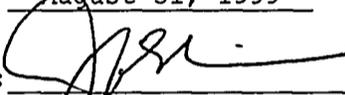


Charlotte 685 #:6042519 "SYKES" Lender ID:705013/0676158692 Douglas, Nevada
NORWEST MORTGAGE INC. SUCCESSOR BY MERGER DIRECTORS MORTGAGE LOAN CORPORATION is the Owner and Holder of the Note secured by the Deed of Trust dated 09/23/93, made by DONALD L. SYKES AND VANESSA SYKES, HUSBAND AND WIFE as Trustor, with STAN-SHAW CORPORATION, A CALIFORNIA CORPORATION as Trustee, for the benefit of DIRECTORS MORTGAGE LOAN CORP. A CALIFORNIA CORPORATION as Beneficiary, which said Deed of Trust was recorded on 09/23/93 in the Office of the County Recorder of DOUGLAS State of Nevada, as Instrument No. 319159 Book 0993, Page 6730, 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: 1493 Kathy Way, Gardnerville, NV, 89410

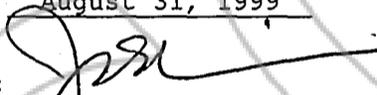
IN WITNESS WHEREOF, NORWEST MORTGAGE INC. SUCCESSOR BY MERGER DIRECTORS MORTGAGE LOAN CORPORATION as owner and Substituted Trustee, have caused this instrument to be executed, each in its respective interest;

Norwest Mortgage Inc. Successor by Merger
Directors Mortgage Loan Corporation
On August 31, 1999

By: 
JANA E. KEISER, 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 August 31, 1999

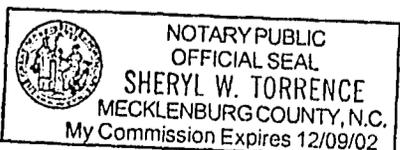
By: 
JANA E. KEISER, ASSISTANT VICE
PRESIDENT



STATE OF North Carolina
COUNTY OF Mecklenburg

ON August 31, 1999, before me, Sheryl W. Torrence, a Notary Public in and for the County of Mecklenburg County, State of North Carolina, personally appeared JANA E. KEISER, 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.


Sheryl W. Torrence
Notary Expires: 12/09/2002

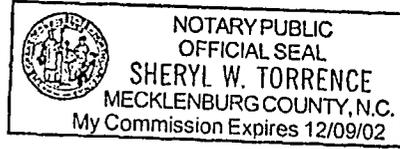


0476367
BK 0999PG2105

STATE OF North Carolina
COUNTY OF Mecklenburg

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Sheryl W. Torrence
Sheryl W. Torrence
Notary Expires: 12/09/2002



Norwest Mortgage 5024 Parkway Plaza Blvd., Charlotte, NC 28217
SWT-19990831-0064 NVDOUGL DOUGLAS NV BAT: 106819/6042519 KXNVSB1

COOPY

REQUESTED BY
Norwest Mortgage
IN OFFICIAL RECORDS OF
DOUGLAS COUNTY, NEVADA

1999 SEP 13 AM 11:33

LINDA SLATER
RECORDER

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0476367

BK0999PG2106