Recording Requested By: Norwest Mortgage, Inc.

When Recorded Return To:

James J Fondren Selective Accommodation Lake Tahoe, Nv 89448

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

Norwest Mortgage, Inc. #:1985248 "FONDREN" Lender ID:K01/001/1985248 Douglas, Nevada

PRIMERIT BANK, FEDERAL SAVINGS BANK F/K/A NEVADA SAVINGS AND LOAN ASSOCIATION BY NORWEST MORTGAGE, INC., AS ATTORNEY IN FACT is the Owner and Holder of the Note secured by the Deed of Trust dated 01/28/85, made by JAMES J FONDREN, AN UNMARRIED MAN as Trustor, with HOME TRUSTEE, INC. as Trustee, for the benefit of NEVADA SAVINGS & LOAN ASSOCIATION as Beneficiary, which said Deed of Trust was recorded on 01/29/85 in the Office of the County Recorder of DOUGLAS State of Nevada, as Instrument No. 112960 Book 185, Page 2321, 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: 432 Quaking Aspen Ln #D, Stateline, NV, 89449

SECRETARY

IN WITNESS WHEREOF, PRIMERIT BANK, FEDERAL SAVINGS BANK F/K/A NEVADA SAVINGS AND LOAN ASSOCIATION BY NORWEST MORTGAGE, INC., AS ATTORNEY IN FACT as owner and Substituted Trustee, have caused this instrument to be executed, each in its respective interest;

Primerit Bank, Federal Savings Bank f/k/a Nevada Savings and Loan Association by Norwest Mortgage, Inc., as Attorney In Fact rec 10/22/96 #399203 bk 1096 pg 3661 On September 22, 1999

WILLIAM J. GOETZ, ASST. SECRETARY

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 September 22, 1999

WILLIAM J. GOETZ

STATE OF Minnesota

COUNTY OF Hennepin

ON September 22, 1999, before me, the undersigned, a Notary Public in and for Hennepin County, in the State of Minnesota, personally appeared William J. Goetz, Asst. Secretary, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name is 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 signatures on the instrument the person(s), or the entity upon which the person(s) acted, executed the instrument.

Notary Public

Notary Expires: 01/31/2000

DONALD JOSEPH PURDES

NOTARY PUBLIC-MINNESOTA

My Commission Expires Jan. 31, 2000

(This area for notarial seal)

SEW-19990922-0017 NVDOUGL DOUGLAS NV BAT: 397 KXNVSBR1

Page 2 Substitution of Trustee and Full Reconveyance

STATE OF Minnesota COUNTY OF Hennepin

ON September 22, 1999, before me, the undersigned, a Notary Public in and for Hennepin County, in the State of Minnesota, personally appeared William J. Goetz, Asst. Secretary, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name is 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 signatures on the instrument the person(s), or the entity upon which the person(s) acted, executed the instrument.

Notary Public

Notary Expires: 01/31/2000

DONALD JOSEPH PURDES

NOTARY PUBLIC-MINNESOTA

My Commission Expires Jan. 31, 2000

Norwest Mortgage, Inc. 2051 Killebrew Dr Ste 500, Bloomington, MN 55425 SEW-19990922-0017 NVDOUGL DOUGLAS NV BAT: 397/1985248 KXNVSBR1

REQUESTED BY

Norwest Mertgage

IN OFFICIAL RECORDS OF

DOUGLAS CO.. NEVADA

1999 SEP 30 AM 10: 04

LINDA SLATER
RECORDER

SHOPPAIDK DEPUTY

0477769 BK0999PG5922