

Recording Requested By:
Norwest Mortgage, inc.

When Recorded Return To:

Ronald Garcia
1388 Jobs Peak Drive
Gardnerville, NV 89410

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE



Charlotte 685 #:5231836 "GARCIA" Lender ID:641267/1664994866 Douglas, Nevada
NORWEST MORTGAGE INC. A CALIFORNIA CORPORATION DBA DIRECTORS MORTGAGE LOAN CORPORATION is the Owner and Holder of the Note secured by the Deed of Trust dated 08/19/96, made by RONALD A. GARCIA, ANDREA M. GARCIA as Trustor, with WESTWOOD ASSOCIATES, A CALIFORNIA CORPORATION as Trustee, for the benefit of WEYERHAEUSER MORTGAGE COMPANY as Beneficiary, which said Deed of Trust was recorded on 08/21/96 in the Office of the County Recorder of DOUGLAS State of Nevada, as Instrument No. 394646 Book 0896, Page 3544, wherein said Owner and Holder hereby substitutes NORWEST MORTGAGE, INC., A CALIFORNIA CORPORATION as Trustee in lieu of the above-named Trustee under said Deed of Trust.

Property Address: 1388 Jobs Peak Drive, Gardnerville, NV, 89410

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

Norwest Mortgage Inc. A California Corporation
DBA Directors Mortgage Loan Corporation
On October 26, 1999

By: Jana E. Keiser
JANA KEISER, ASSISTANT VICE
PRESIDENT

NORWEST MORTGAGE, INC., A CALIFORNIA 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.

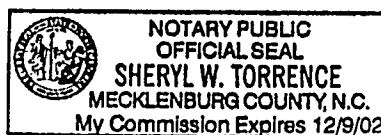
By NORWEST MORTGAGE, INC., A CALIFORNIA CORPORATION as Trustee
On October 26, 1999

By: Jana E. Keiser
JANA E. KEISER, ASSISTANT VICE
PRESIDENT

STATE OF North Carolina
COUNTY OF Mecklenburg

ON October 26, 1999, before me, Sheryl W. Torrence, a Notary Public in and for the County of Mecklenburg County, State of North Carolina, personally appeared JANA 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.

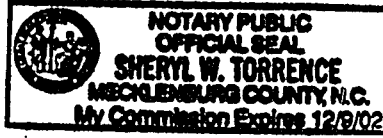
Sheryl W. Torrence
Sheryl W. Torrence
Notary Expires: 12/09/2002



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
JLB-19991021-0070 NVDUGL DOUGLAS NV BAT: 106999/5231836 KXNVSBR1

COOPY

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

1999 NOV 16 PM 12: 13

LINDA SLATER
RECORDER

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