

Recording Requested By:

GMAC MORTGAGE CORPORATION
401 W. 24th Street
National City, CA 91950

WHEN RECORDED RETURN TO:

DAN E ROWE
JANICE C ROWE
1023 MICA DR
CARSON CITY, NV 89705

Loan No. 004418620

SUBSTITUTION OF TRUSTEE AND RECONVEYANCE

Whereas DAN E. ROWE AND JANICE C. ROWE, HUSBAND AND WIFE was the original Trustor under that certain Deed of Trust recorded on February 25, 1994 in the office of the County Recorder of DOUGLAS County, Nevada, Instrument Number 330960, in Book 294, Page 4587, Certificate ---. With respect to Real Property located in said county. APN#000015092010

Whereas, the undersigned, as the present Beneficiary(s) under said Deed of Trust desires to substitute a new Trustee under said Deed of Trust in place instead of original trustee, now therefore, the undersigned hereby substitute himself (themselves) as Trustee under said Deed of Trust and does hereby reconvey without warranty to the persons legally entitled thereto all Estate now held by it under said Deed of Trust.

Dated: September 13, 1999

Wells Fargo Bank, N.A., as successor to First Interstate Bank of Nevada, N.A.

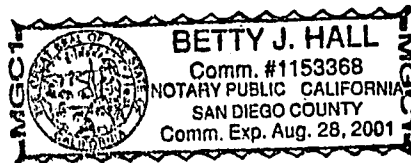
By: *Kathy R. Fox*
Kathy R. Fox
Vice President

STATE OF CALIFORNIA
County of San Diego

On September 13, 1999, before me, Betty J. Hall, personally appeared Kathy R. Fox, Vice President, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person whose name is subscribed to the within instrument and acknowledged to me that she executed the same in her authorized capacity, and that by her signature on the instrument the person, or entity upon behalf of which the person acted, executed this instrument.

WITNESS my hand and official seal

Betty J. Hall
Notary's Signature
Betty J. Hall
1999-09-10



(Notary's Seal)

0481489
BK1199PG4585

COPY

REQUESTED BY
GMAC mortgage
IN OFFICIAL RECORDS OF
DOUGLAS CO. NEVADA

1999 NOV 29 AM 9: 54

LINDA SLATER
RECORDER

\$ 11.00 PAID K2 DEPUTY

0481489

BK1199PG4586