

Recording Requested By:
Norwest Mortgage, Inc.

When Recorded Return To:

✓ Charles E White
4362 Via De Los Cepillo
Bonsall, Ca 92003

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE



Norwest Mortgage, Inc. #:1972549 "WHITE" Lender ID:K01/001/1972549 Douglas, Nevada
WELLS FARGO BANK NEVADA, N.A. F/K/A AMERICAN FEDERAL SAVINGS BANK is the Owner and Holder of the Note secured by the Deed of Trust dated 03/01/95, made by CHARLES E WHITE AND LINDA J WHITE HUSBAND AND WIFE AS JOINT TENANTS, as Trustor, with AMERICORP FINANCIAL, INC. as Trustee, for the benefit of AMERICAN FEDERAL SAVINGS BANK as Beneficiary, which said Deed of Trust was recorded on 03/06/95 in the Office of the County Recorder of DOUGLAS State of Nevada, as Instrument No. 357369 Book 0395, Page 0582, wherein said Owner and Holder hereby substitutes NORWEST MORTGAGE, INC. as Trustee in lieu of the above-named Trustee under said Deed of Trust.

Assessor's/Tax ID No.: 3531046
Property Address: 2962 Candy Lane, Gardnerville, NV, 89410

IN WITNESS WHEREOF, WELLS FARGO BANK NEVADA, N.A. F/K/A AMERICAN FEDERAL SAVINGS BANK as owner and Substituted Trustee, have caused this instrument to be executed, each in its respective interest;

Wells Fargo Bank Nevada, N.A. f/k/a American
Federal Savings Bank
On December 02, 1999

By: [Signature]
JUDITH I. NYBECK, ASST. V.P./REAL
ESTATE

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.

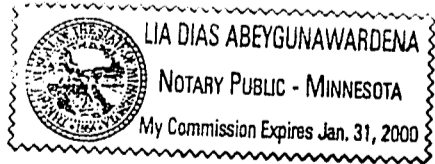
By NORWEST MORTGAGE, INC. as Trustee
On December 02, 1999

By: [Signature]
JUDITH I. NYBECK, ASST. SECRETARY

STATE OF Minnesota
COUNTY OF Hennepin

ON December 02, 1999, before me, the undersigned, a Notary Public in and for Hennepin County, in the State of Minnesota, personally appeared Judith I. Nybeck, Asst. V.P./Real Estate, 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.

[Signature]
Notary Public
Notary Expires: 01/31/2000




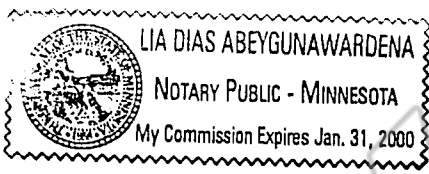
(This area for notarial seal)

0482263
BK1299PG1623

STATE OF Minnesota
COUNTY OF Hennepin

ON December 02, 1999, before me, the undersigned, a Notary Public in and for Hennepin County, in the State of Minnesota, personally appeared Judith I. Nybeck, 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



(This area for notarial seal)

Norwest Mortgage, Inc. 2051 Killebrew Dr Ste 500, Bloomington, MN 55425
LRC-19991202-0002 NVDOUGL DOUGLAS NV BAT: 1293/1972549 KXNVSB1

COPIES

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

1999 DEC -9 PM 1:27

LINDA SLATER
RECORDER

\$11.00 PAID *BC* DEPUTY

0482263
BK1299PG1624