

Recording Requested By:
Norwest Mortgage, Inc.

When Recorded Return To:

William G Gordon
381 Kingsbury Grade
Box 1237
Zephyr Cove, Nv 89448

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

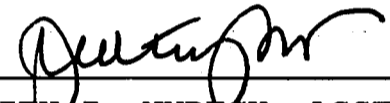


Norwest Mortgage, Inc. #:1972669 "GORDON" Lender ID:K01/001/1972669 Douglas, Nevada
WELLS FARGO BANK NEVADA, N.A. F/K/A AMERICAN FEDERAL SAVINGS BANK is the Owner and Holder of the Note secured by the Deed of Trust dated 03/13/95, made by WILLIAM G GORDON AND MARYANN GORDON HUSBAND AND WIFE AS JOINT TENANTS, as Trustor, with AMERICORP FINANCIAL, INC. as Trustee, for the benefit of AMERICAN FEDERAL SAVINGS BANK, A FEDERAL SAVINGS BANK as Beneficiary, which said Deed of Trust was recorded on 03/21/95 in the Office of the County Recorder of DOUGLAS State of Nevada, as Instrument No. 358377 Book 0395, Page 3047, 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.: 2769107
Property Address: 1296 Chardonnay Drive, Gardnerville, NV, 89410

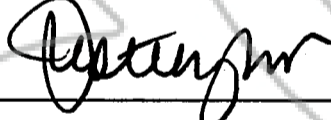
IN WITNESS WHEREOF, WELLS FARGO BANK NEVADA, N.A. F/K/A AMERICAN FEDERAL SAVINGS BANK as owner and Substituted Trustee, have caused this instrument to be executed, each in its respective interest,

Wells Fargo Bank Nevada, N.A. f/k/a American
Federal Savings Bank
On December 29, 1999

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

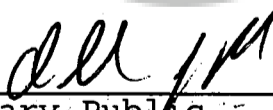
NORWEST MORTGAGE, INC. hereby accepts said appointment as Trustee under said Deed of Trust and as Successor Trustee pursuant to the request of said Owner and Holder and in accordance with the provisions of said Deed of Trust does hereby reconvey without warranty to the person or persons legally entitled thereto all estate now held by it under said Deed of Trust.

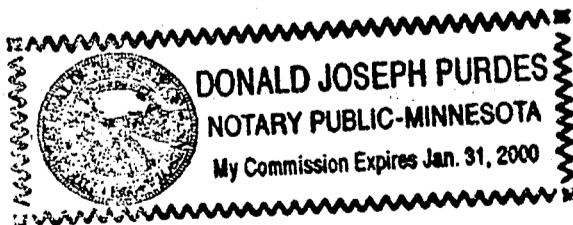
By NORWEST MORTGAGE, INC. as Trustee
On December 29, 1999

By: 
JUDITH I. NYBECK, ASST. SECRETARY

STATE OF Minnesota
COUNTY OF Hennepin

ON December 29, 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.


Notary Public
Notary Expires: 01/31/2000

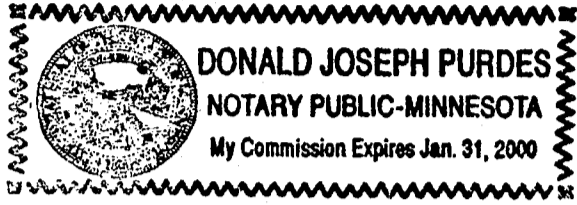


(This area for notarial seal)

STATE OF Minnesota
COUNTY OF Hennepin

ON December 29, 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
KJD-19991229-0035 NVDOUGL DOUGLAS NV BAT: 1649/1972669 KXNVSB1

COPIES

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

2000 JAN -3 AM 11:46

LINDA SLATER
RECORDER

\$11.00 PAID *K2* DEPUTY

0483699

BK0100PG0134