

Recording Requested By:
Norwest Mortgage, inc.

When Recorded Return To:

✓ Robert Smith
1069 Kerry Ln
Gardnerville, NV 89410

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE



Charlotte 685 #:5481122 "SMITH" Lender ID:705013/0657588229 Douglas, Nevada

NORWEST MORTGAGE INC. SUCCESSOR BY MERGER DIRECTORS MORTGAGE LOAN CORPORATION is the Owner and Holder of the Note secured by the Deed of Trust dated 01/08/93, made by ROBERT L SMITH AND MARY SMITH HUSBAND AND WIFE, as Trustor, with STAN SHAW CORPORATION as Trustee, for the benefit of DIRECTORS MORTGAGE LOAN CORPORATION as Beneficiary, which said Deed of Trust was recorded on 01/08/93 in the Office of the County Recorder of DOUGLAS State of Nevada, as Instrument No. 2719015 Book 193, Page 1007, 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.

Assessor's/Tax ID No.: 2719015
Property Address: 1069 Kerry Ln, Gardnerville, NV, 89410

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

Norwest Mortgage Inc. Successor by Merger
Directors Mortgage Loan Corporation
On February 09, 2000

By: *Morris Combs*
MORRIS COMBS, 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.

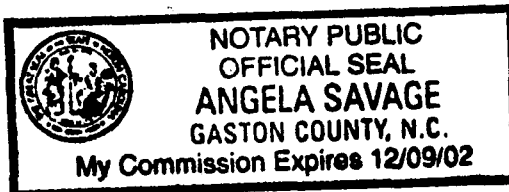
By NORWEST MORTGAGE, INC., A CALIFORNIA
CORPORATION as Trustee
On February 09, 2000

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

STATE OF North Carolina
COUNTY OF Gaston

ON February 09, 2000, before me, Angela Savage, a Notary Public in and for the County of Gaston County, State of North Carolina, personally appeared MORRIS COMBS, 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.

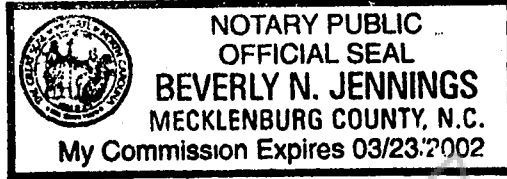
Angela Savage
Angela Savage
Notary Expires: 12/09/2002



STATE OF North Carolina
COUNTY OF Mecklenburg

ON February 09, 2000, before me, Beverly Jennings, a Notary Public in and for the County of Mecklenburg County, State of North Carolina, personally appeared JANA E. 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.

Beverly N. Jennings
Beverly N. Jennings
Notary Expires: 03/23/2002



Norwest Mortgage 5024 Parkway Plaza Blvd., Charlotte, NC 28217
FDM-20000209-0003 NVDOUGL DOUGLAS NV BAT: 107589/5481122 KXNVSB1

COOPY

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

2000 MAR 24 PM 2: 39

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BK0300PG4378

LINDA SLATER
RECORDER
\$11.00 PAID *PL* DEPUTY