

Recording Requested By:
American Reconveyance Corporation

When Recorded Return To:

Garen Nielsen
1958 A University Ave
Berkeley, Ca 94704

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE



Wells Fargo - 591 #:3367389 "NIELSEN" Lender ID:220/538/0684072432 Douglas, Nevada
WELLS FARGO HOME MORTGAGE, INC. F/K/A NORWEST MORTGAGE, INC. is the Owner and Holder of the Note secured by the Deed of Trust dated 09/30/1993, made by GAREN B. NIELSEN AND LYDIA K. NIELSEN, HUSBAND AND WIFE as Trustor, with CHICAGO TITLE AGENCY OF LAS VEGAS INC as Trustee, for the benefit of THE PRUDENTIAL HOME MORTGAGE COMPANY, INC. as Beneficiary, which said Deed of Trust was recorded on 09/30/1993 in the Office of the County Recorder of DOUGLAS State of Nevada, as Instrument No. 319193 Book 0993, Page 6859, wherein said Owner and Holder hereby substitutes RICHMOND MONROE DBA AMERICAN RECONVEYANCE CORPORATION as Trustee in lieu of the above-named Trustee under said Deed of Trust.

Property Address: 79 A Rubicon Circle South Unit 2, Zephyr Cove, NV, 89448

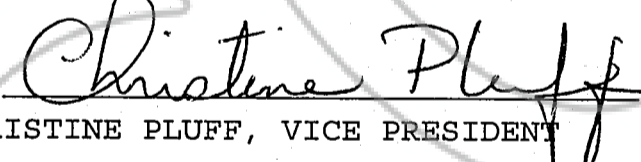
IN WITNESS WHEREOF, WELLS FARGO HOME MORTGAGE, INC. F/K/A NORWEST MORTGAGE, INC. as owner and Substituted Trustee, have caused this instrument to be executed, each in its respective interest;

Wells Fargo Home Mortgage, Inc. f/k/a
Norwest Mortgage, Inc.
On July 24, 2000

By: 
LARRY ROBERTS, VICE PRESIDENT

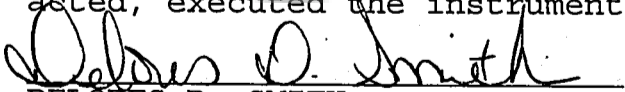
RICHMOND MONROE DBA AMERICAN RECONVEYANCE CORPORATION hereby accepts said appointment as Trustee under said Deed of Trust and as Successor Trustee pursuant to the request of said Owner and Holder and in accordance with the provisions of said Deed of Trust does hereby reconvey without warranty to the person or persons legally entitled thereto all estate now held by it under said Deed of Trust.

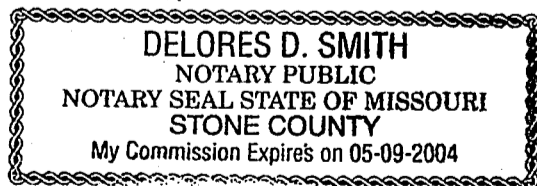
By RICHMOND MONROE DBA AMERICAN
RECONVEYANCE CORPORATION as Trustee
On July 24, 2000

By: 
CHRISTINE PLUFF, VICE PRESIDENT

STATE OF Missouri
COUNTY OF Stone

ON July 24, 2000, before me, DELORES D. SMITH, a Notary Public in and for the County of Stone County, State of Missouri, personally appeared Larry Roberts, 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.


DELORES D. SMITH
Notary Expires: 05/09/2004



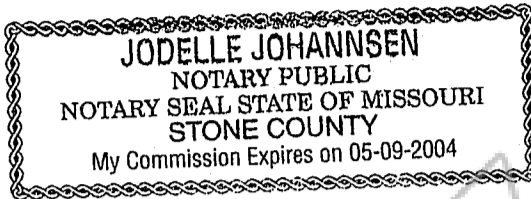
(This area for notarial seal)

0496782
BK0700PG5080

STATE OF Missouri
COUNTY OF Stone

ON July 24, 2000, before me, JODELLE JOHANNSEN, a Notary Public in and for the County of Stone County, State of Missouri, personally appeared Christine Pluff, 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.

Jodelle Johannsen
JODELLE JOHANNSEN
Notary Expires: 05/09/2004



(This area for notarial seal)

ARC, 13099 State Highway 13, Kimberling City, MO. 65686 (417) 739-1178
CAN*20000722-0007 NVDOUGL DOUGLAS NV BAT: 16000/3367389 KXNVsBR1

COPY

REQUESTED BY

Wells Fargo Home Mtg.
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

2000 JUL 31 AM 10: 58

LINDA SLATER
RECORDER

\$ *11.00* PAID *Qu* DEPUTY

0496782

BK0700PG5081