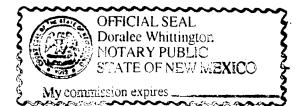
Substitution of Trustee and **Deed of Full Reconveyance**

LOAN NO. 82506273130001 ILA

ESC NO.

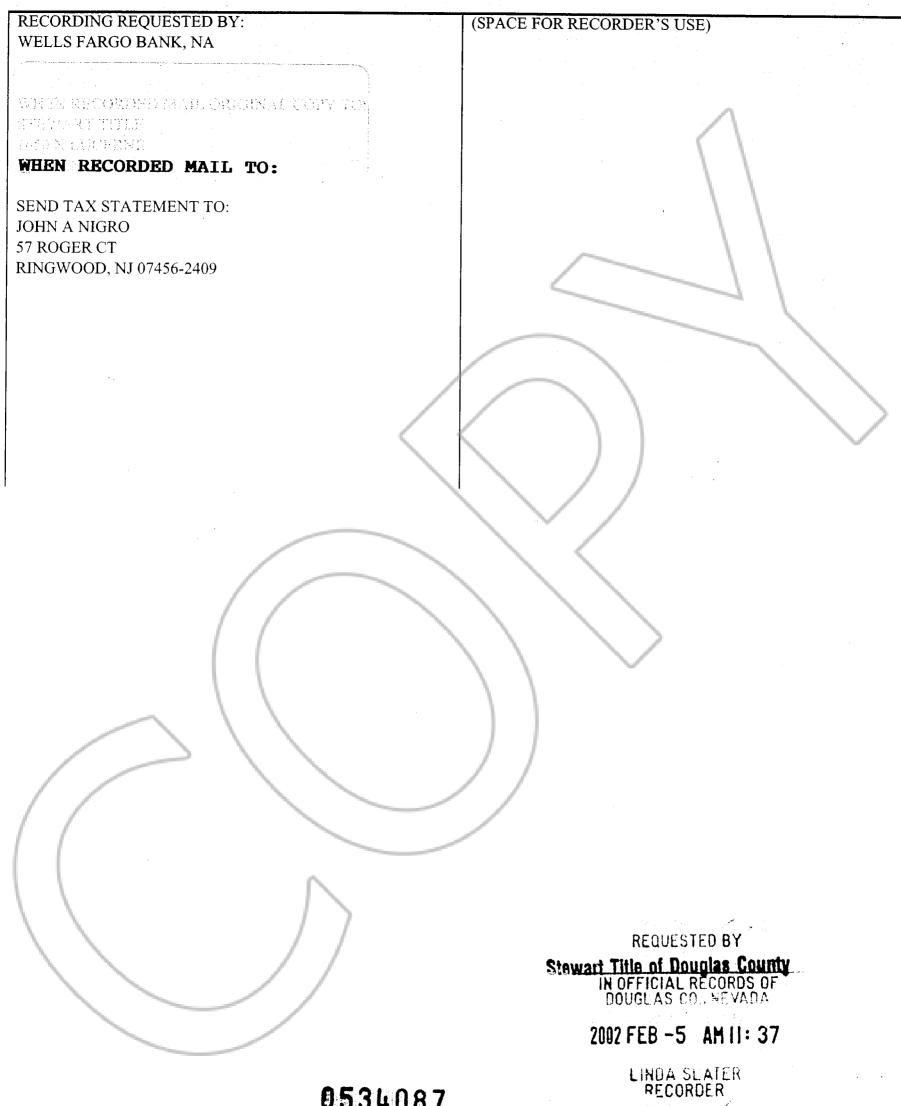
010703065

WHEREAS, JOHN A. NOGRO AND LAURA J. NIGRO, H/W AS JOINT TENANTS	
was the original Trustor, STEWART TITLE OF DOUGLAS COU	NTY
was the original Trustee, and NEVADA BANKING COMPANY	
was the original Beneficiary under that certain Deed of Trust dated DECEMBER 30 , 1997 , in Book. 1297	DECEMBER 24 , 1997 and recorded on , Page 5526-5531 of Official Records of
DOUGLAS County, State of Nevada, under Docum	nent No. 0429426 ; and
WHEREAS, the undersigned is the present Beneficiary under said Deed of Trust; and WHEREAS, the undersigned desires to substitute a new Trustee under said Deed of Trust in the place and stead of said original Trustee thereunder, in the manner provided therein; and	
THEREFORE, the undersigned hereby substitutes American Frust.	Securities Company of Nevada as Trustee under said Deed of
NOW, THEREFORE, American Securities Company of Nevada, as substituted Trustee, DOES HEREBY RECONVEY, WITHOUT WARRANTY, EXPRESS OR IMPLIED, TO THE PERSON OR PERSONS LEGALLY ENTITLED THERETO, all the estate now held by it thereunder, declaring that the indebtedness secured by said Deed of Trust HAS BEEN FULLY PAID.	
Dated: DECEMBER 27 , 2001	
NEVADA BANKING , AS BENEFICIARY COMPANY	
Wells Fargo Bank Nevada, N.A. formerly known as Norwest Bank Nevada, National Association, FKA NEVADA BANKING COMPANY	American Securities Company of Nevada , as substituted trustee
Donale Whittington	By Donale Whittington
DORALEE , Authorized Representative WHITTINGTON	DORALEE , Authorized Representative WHITTINGTON
STATE OF NEW MEXICO }	STATE OF NEW MEXICO }
COUNTY OF BERNALILLO } ss.	COUNTY OF BERNALILLO } ss.
On DECEMBER 27 , 2001 personally appeared	On DECEMBER 27 , 2001 personally appeared
before me, a Notary Public in and for said County and State, DORALEE WHITTINGTON	before me, a Notary Public in and for said County and State, DORALEE WHITTINGTON
expown to me to be the person who executed the within instrument on behalf of the corporation named above and acknowledged to me that such corporation executed the same.	known to me to be the person who executed the within instrument on behalf of the corporation named above and acknowledged to me that such corporation executed the same
Signature Jula Ronglo LURA RENFRO	Signature LURA RENFRO LURA REN
Name (typed or printed) My commission expires: 6-8 , 2002	Name (typed or printed) My commission expires: 6-8 , 2002



0534087





0534087 BK0202PG1560 \$ 1800 PAID KY DEPUTY