SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE

WHEREAS, that certain Deed of Trust described below provides that the holder of the Note secured by said Deed of Trust may appoint a successor Trustee thereunder appointed; and

WHEREAS, the indebtedness secured by said Deed of Trust having been fully paid and satisfied:

NOW THEREFORE, the undersigned, being the present legal owner and holder of the indebtedness secured by said Deed of Trust, does hereby substitute and appoint itself as successor Trustee, and as Trustee does hereby reconvey, without warranty, to the person or persons entitled thereto, all the estate, title, and interest held by it, as Trustee, under said Deed of Trust, to the property described therein.

Trustor: JOHN J. WITTRIG, A MARRIED MAN AS HIS SOLE AND SEPARATE PROPERTY

Trustee: TICOR TITLE INSURANCE

Mortgagee: CALIFORNIA LENDING GROUP, INC., dba UNITED LENDING GROUP

Date of Deed: 03-12-1998

Date Recorded: 03-26-1998 Book: 398

Page: 6039

Instrument Number: 0435896

Comments:

Date Recorded 2: ___-

Book 2:

Page 2:

Instrument Number 2:

in the records of DOUGLAS County, State of Nevada, and more particularly described on said Deed of Trust referred to herein.

IN WITNESS WHEREOF, the undersigned has caused these presents to be executed on this 3/19/02.

Norwest Bank Minnesota, NA by Wendover Financial Services Corporation its Attorney In Fact

residen

Assistant Secretary

State of NC

County of Guilford

On this 3/19/02 before me, the undersigned authority, a Notary Public duly commissioned and qualified in and for the State and County aforesaid, personally came and appeared John Earl Maxwell address being 725 N Regional Rd., Greensboro, NC 27409, personally known to me, who, being by me duly sworn, acknowledged her/himself to be the Vice President of Norwest Bank Minnesota, NA by Wendover Financial Services Corporation its Attorney In Fact, Financial, that said instrument was signed and sealed on behalf of said corporation by all due authority and in his/her authorized capacity, and that by his/her signature on the instrument, the entity upon behalf of which the person acted, executed the instrument as its free and voluntary act and deed.

IN WITNESS WHEREOF, I hereunto set my hand and official seal.

Notary Public: Ann S Brooks

My Commission Expires: 03-26-2005

Document Prepared By:

HOPE M PRUSH - 3/19

When recorded mail to:

WENDOVER

P.O. BOX 26957

GREENSBORO, NC 27419-6957

ATTN:LIEN RELEASE

Property Address:

870 ROJO WAY **GARDNERVILL**

NV 89410

Project #: 91AMRESCO 02

Assignor #: 2263325

Pool #:

Investor #: 0010089472

REQUESTED BY

IN OFFICIAL RECORDS OF DOUGLAS CO., HEYADA

2002 APR - I PM 12: 21

LINDA SLATER RECORDER

PAID & DEPUTY

0538510 BK 0402 PG 00232