

This instrument was drafted by:



2051 Killebrew Drive, Suite 500
Bloomington, MN 55479-2556

Substitution of Trustee

July 18, 1996

Whereas, a certain Deed Of Trust was executed on **APRIL 1, 1993**, wherein **STEVEN D. SMITH AND KAREN G. SMITH, HUSBAND AND WIFE AS JOINT TENANTS** therein called Trustor, **HOME TRUSTEE, INC. A NEVADA CORP.** therein called Trustee, **PRIMERIT BANK, FEDERAL SAVINGS BANK** therein called Beneficiary, which said Deed of Trust was recorded on **APRIL 5, 1993**, Document **303778**, (Book , Page), of official county records, **DOUGLAS** County, Nevada, and Whereas, the Beneficiary has elected to, and does hereby elect to substitute: **Norwest Mortgage, Inc.** to serve as Trustee for in the place and stead of **HOME TRUSTEE, INC. A NEVADA CORP.**, Trustee named in said Deed of Trust; The said **Norwest Mortgage, Inc.** is hereby authorized to and shall succeed to all powers, duties, authority and title of the Trustee named in the said Deed of Trust; as though originally named therein as trustee.

Legal Description: **LOT 144 AS SHOWN ON THE MAP OF GARDENVILLE RANCHOS UNIT NO. 2, FILED FOR RECORD IN THE OFFICE OF THE COUNTY RECORDER OF DOUGLAS COUNTY, NEVADA ON JUNE 1, 1965 IN BOOK 31, PAGE 686, AS DOCUMENT NO. 28309, AND AMENDED TITLE SHEET RECORDED ON JUNE 4, 1965, IN BOOK 31, PAGE 797 AS DOCUMENT NO. 28377.**

BENEFICIARY:

Norwest Mortgage, Inc.*

*As attorney in fact on behalf of PriMerit Bank, Federal Savings Bank Primerit Bank, Federal Savings Bank pursuant to a Limited Power of Attorney, dated June 7, 1996 and filed in the office of the DOUGLAS County Recorder on _____ as Document Number _____ in Book _____ and Page _____.

Kathryn L. Revord, Assistant Secretary

State of Minnesota }
County of Hennepin }

The foregoing instrument was acknowledged before me this date of **July 18, 1996** by Kathryn L. Revord, Assistant Secretary, of Norwest Mortgage, Inc., a corporation under the laws of California, on behalf of the corporation.



Diane M. Kluegel
Notary Public

Full Reconveyance

Norwest Mortgage, Inc. as Trustee under the Deed of Trust Executed by **STEVEN D. SMITH AND KAREN G. SMITH, HUSBAND AND WIFE AS JOINT TENANTS** as Trustor, and recorded **APRIL 5, 1993**, as Document **303778**, in Book , Page , of Official Records in the Office of the County Recorder of **DOUGLAS** County, Nevada, having been requested in writing by the holder of the obligation secured by said Deed of Trust, to reconvey the estate granted to Trustee under said Deed of Trust, does hereby reconvey to the person or persons legally entitled thereto, without warranty, all the estate, title and interest acquired by Trustee under said Deed of Trust.

Dated: **July 18, 1996**



Norwest Mortgage, Inc.

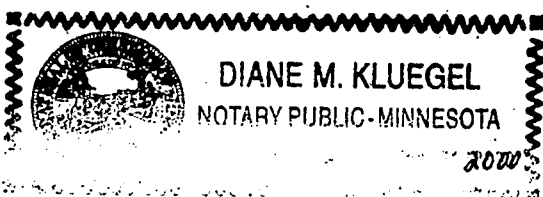
Kathryn L. Revord, Assistant Secretary

State of Minnesota }
County of Hennepin }

The foregoing instrument was acknowledged before me this date of **July 18, 1996** by Kathryn L. Revord, Assistant Secretary, of Norwest Mortgage, Inc., a corporation under the laws of California, on behalf of the corporation.

Diane M. Kluegel
Notary Public

When recorded return to:
**STEVEN D SMITH
KAREN G SMITH
1370 S RIVERVIEW DR
GARDNERVILLE, NV 89410
1992609/ROB**



REQUESTED BY

Norwest Mtg
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

'96 JUL 25 P1 32

LINDA SLATER
RECORDER
PAID DEPUTY

**392831
BK 0796 PG 4146**