This instrument was drafted by:

NORWEST MORTGAGE

2051 Killebrew Drive, Suite 500

Bloomington, MN 55479-2556

Substitution of Trustee

October 14, 1996

Whereas, a certain Deed Of Trust was executed on JUNE 08, 1994, wherein JEFF D. FORSTER AND LESLIE J. FORSTER, HUSBAND AND WIFE AS COMMUNITY PROPERTY therein called Trustor, First Western Financial Corporation, a Delaware Corp. therein called Trustee, First Western Bank, F.S.B. therein called Beneficiary, which said Deed of Trust was recorded on JUNE 10, 1994 AND RE-RECORDED AUGUST 24, 1994, Document 339476 AND RE-RECORDED 344666, (Book 0694 AND RE-RECORDED 0894, Page 2024 AND RE-RECORDED 4217), of official county records, DOUGLAS County, Nevada, and Whereas, the Beneficiary has elected to, and does hereby elect to substitute: Norwest Bank Nevada, F.S.B. to serve as Trustee for in the place and stead of First Western Financial Corporation, a Delaware Corp., Trustee named in said Deed of Trust; The said Norwest Bank Nevada, F.S.B. 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 14, BLOCK B, AS SHOWN ON THAT CERTAIN MAP ENTITLED WILFLOWER RIDGE, UNIT 1, FILED FOR RECORD IN THE OFFICE OF THE COUNTY RECORDER ON 6/4/91, IN BK 691, PG 338, AS DOC. NO. 252076

BENEFICIARY:

Norwest Bank Nevada, F.S.B.*

*fka First Western Bank, F.S.B., by amendment of charter and mergers.

Kathryn L. Revord, Asst. Vice President/Real Estate

State of Minnesota County of Hennepin

The foregoing instrument was acknowledged before me this date of October 14, 1996 by Kathryn L. Revord, Assistant Vice President/Real Estate of Norwest Bank Nevada, F.S.B.*, a corporation under the laws of the United States, on behalf of the corporation.

*fka First Western Bank, F.S.B., by amendment of charter and mergers.

Notary Public

Full Reconveyance

DIANE M. KLUEGEL
NOTARY PUBLIC-MINNESOTA
My Commission Expires Jan. 31, 2000

Norwest Bank Nevada, F.S.B. as Trustee under the Deed of Trust Executed by JEFF D. FORSTER AND LESLIE J. FORSTER, HUSBAND AND WIFE AS COMMUNITY PROPERTY as Trustor, and recorded JUNE 10, 1994 AND RE-RECORDED AUGUST 24, 1994, as Document 339476 AND RE-RECORDED 344666, in Book 0694 AND RE-RECORDED 0894, Page 2024 AND RE-RECORDED 4217, 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: October 14, 1996

Norwest Bank Nevada, F.S.B.

(athryn L. Revord, Asst. Vice President/Real Estate

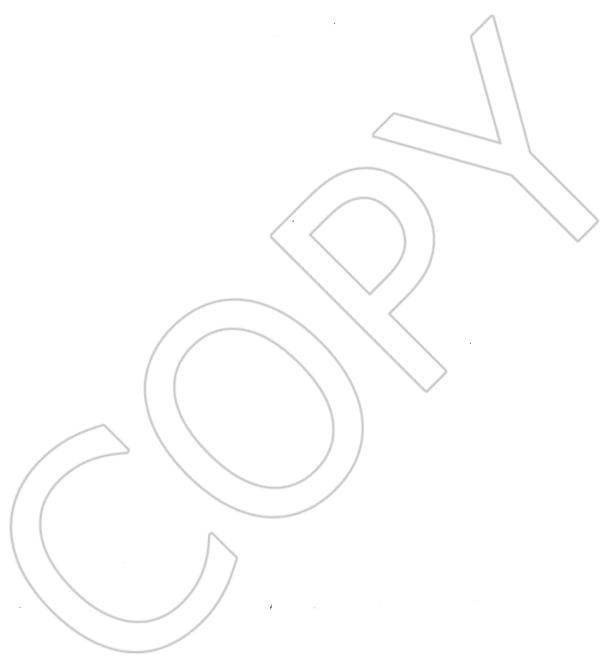
State of Minnesota County of Hennepin

The foregoing instrument was acknowledged before me this date of **October 14, 1996** by Kathryn L. Revord, Assistant Vice President/Real Estate of Norwest Bank Nevada, F.S.B., a corporation under the laws of the United States, on behalf of the corporation.

When recorded return to:
JEFF D. AND LESLIE J. FORSTER
1878 MILKWEED CT
GARDNERVILLE, NV 89410
1978911/DX

DIANE M. KLUEGEL
NOTARY PUBLIC-MINNESOTA
My Commission Expires Jan. 31, 2000

400114



Norwest Mortgage
INIOFFICIAL RECORDS OF
DOUGLASS CO... HEVADA

'96 NOV -1 A10:35

400114 BK | 196PG0099 LINDA SLATER
RECORDER

***II 90 PAID *** DEPUTY