This instrument was drafted by:

NORWEST MORTGAGE

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

Substitution of Trustee

January 17, 1997

Whereas, a certain Deed Of Trust was executed on AUGUST 21, 1978, wherein GARY WAYNE GARCIA AND PATRICIA ANN GARCIA therein called Trustor, FIRST FINANCIAL SERVICE CORPORATION therein called Trustee, FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION OF NEVADA therein called Beneficiary, which said Deed of Trust was recorded on AUGUST 28, 1978, Document 24591, (Book 878, Page 2224), 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 FINANCIAL SERVICE CORPORATION, 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: SEE ATTACHED

BENEFICIARY:

Norwest Bank Nevada, F.S.B.*

*fka FIRST FEDERAL-SAVINGS AND LOAN ASSOCIATION OF NEVADA, by amendment of charter and mergers.

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

State of Minnesota
County of Hennepin

The foregoing instrument was acknowledged before me this date of **January 17, 1997** 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 FEDERAL SAVINGS AND LOAN ASSOCIATION OF NEVADA, by amendment of charter and mergers.

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

Notary Public

Full Reconveyance

Norwest Bank Nevada, F.S.B. as Trustee under the Deed of Trust Executed by GARY WAYNE GARCIA AND PATRICIA ANN GARCIA as Trustor, and recorded AUGUST 28, 1978, as Document 24591, in Book 878, Page 2224, 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: January 17, 1997

Norwest Bank Nevada, E.S.B

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

State of Minnesota County of Hennepin

The foregoing instrument was acknowledged before me this date of January 17, 1997 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:
GARY GARCIA
PATRICIA GARCIA
1025 DRESSLERVILLE RD
GARDNERVILLE, NV 89410
1967764/LT

DIANE M. KLUEGEL
NOTARY PUBLIC-MINNEGOTA
My Commission Expires Jan. 31, 2900

405490 BKO197PG3632 All that certain lot, piece or parcel of land situate in the County of State of Meyada, described as follows: Douglas, A parcel of land situated, lying and being wholly within the Southwest East, M.D.B.&M., and more particularly described as follows, to wit: 1/4 of the Southwest 1/4 of , Section 10, Township 12 North, Range 20

North 89"45'00" East), a distance of 205.00 feet to a point; thence South COMMENCING at the Southwest corner of Section, Township 12 North, Range 56'45" West, a distance of 290.00 feet to a point lying on the Westerly line of said section; thence North 0.00'15" West, (recorded as North 0. No. 63117, Official Records; thence North 89°56'45" East, (recorded as 25°41'22" Fast, a distance of 196.11 feet to a point; thence South 89° 0.00'15" Fist), along the Westerly line of said Section, a distance of 657.62 fret to the True Point of Beginning; said point also being the Northwesterly corner of the lands conveyed to Eachest W. Nord, et ux, by Deed Arronded December 4, 1972, in Book 1272, Page 89, Document 20 East, M.D.B. &M.; thence North 0°00'15" West, (recorded as North 15'00" Fast), a distance of 176.81 feet to the Point of Beginning

Said land more fully shown as Parcel A, as set forth on that certain. Parcel Map recorded in the office of the County Recorder, Douglas County Meyada, on January 30, 1976, as Document No. 87032, Official Records.

Assessor's Parcel No. 27-180-09

REDUESTED BY

ON OST MOTTOS OF

DOUGLAS CO. HEVADA

97 JAN 27 P12:33

EINDA SLATER
RECORDER

PAID***
DEPUTY

405490 BKO 1 97 PG 3633