

Recording Requested By:
Norwest Mortgage Inc.

When Recorded Return To:

Norwest Mortgage Corp.
5024 Parkway Plaza Blvd.
Charlotte, NC 28217-

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

Norwest Mortgage Inc. #903324 "CRITSER" Lender ID:715001/ Douglas, Nevada
NORWEST MORTGAGE INC. is the Owner and Holder of the Note secured by the Deed of Trust dated 11/11/1992, made by FRED D. CRITSER AND JANE H. CRISTER, HUSBAND AND WIFE as Trustor, with WESTERN TITLE COMPANY, INC. as Trustee, for the benefit of NORWEST MORTGAGE INC. as Beneficiary, which said Deed of Trust was recorded on 11/17/1992 in the Office of the County Recorder of DOUGLAS State of Nevada, as Instrument No. 293407 Book 1192, Page 3081, wherein said Owner and Holder hereby substitutes NORWEST MORTGAGE INC. as Trustee in lieu of the above-named Trustee under said Deed of Trust.

Property Address: 4003 GRANITE WAY, WELLINGTON, NV, 89444

IN WITNESS WHEREOF, NORWEST MORTGAGE INC. as owner and Substituted Trustee, have caused this instrument to be executed, each in its respective interest;

Norwest Mortgage Inc.
On 1/23/97 (DATE)

By: [Signature]
JOAN E. JOYNER, ASST. VICE
PRESIDENT



NORWEST MORTGAGE INC. hereby accepts said appointment as Trustee under said Deed of Trust and as Successor Trustee pursuant to the request of said Owner and Holder and in accordance with the provisions of said Deed of Trust does hereby reconvey without warranty to the person or persons legally entitled thereto all estate now held by it under said Deed of Trust.

By Norwest Mortgage Inc. as Trustee
On 1/23/97 (DATE)

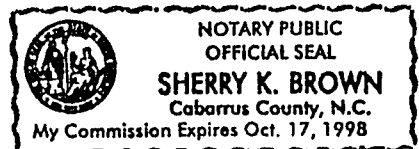
By: [Signature]
RUTH M. KOVALSKI, VICE PRESIDENT



STATE OF North Carolina
COUNTY OF Cabarrus

ON 1-23-97, before me, Sherry K. Brown, a Notary Public in and for the County of Cabarrus County, State of North Carolina, personally appeared Joan E. Joyner, Asst. Vice President, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity, and that by his/her/their signature on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

[Signature]
Sherry K. Brown
Notary Expires: 10/17/1998

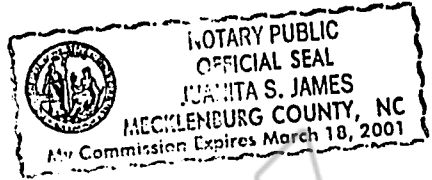


(This area for notarial seal)

STATE OF North Carolina
COUNTY OF Mecklenburg

ON 1/23/97, before me, Juanita S. James, a Notary Public in and for the County of Mecklenburg County, State of North Carolina, personally appeared Ruth M. Kovalski, Vice President, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity, and that by his/her/their signature on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

Juanita S. James
Juanita S. James
Notary Expires: 03/18/2001



(This area for notarial seal)

Norwest Mortgage Corp., 5024 Parkway Plaza Blvd., Charlotte, NC 28217
PKF-19970123-0042 NVDUGL DOUGLAS NV BAT: 16002/903324 KXNVSBR1

COOPER

REQUESTED BY
Norwest mortgage
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

'97 FEB -3 P4:14

0405980

LINDA SLATER
RECORDER
\$11.00 PAID to DEPUTY

BK0297PG0185