

10- This instrument was drafted by:



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

Substitution of Trustee

February 27, 1997

Whereas, a certain Deed Of Trust was executed on JANUARY 4, 1995, wherein JAMES A. REID AND JULIE E. REID, HUSBAND AND WIFE, AS JOINT TENANTS therein called Trustor, AMERICORP FINANCIAL, INC. therein called Trustee, AMERICAN FEDERAL SAVINGS BANK, A FEDERAL SAVINGS BANK therein called Beneficiary, which said Deed of Trust was recorded on JANUARY 6, 1995, Document 353910, (Book 0195, Page 0887), 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 AMERICORP FINANCIAL, INC., 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:

BENEFICIARY:

Norwest Bank Nevada, F.S.B.*

*fka AMERICAN FEDERAL SAVINGS BANK, A FEDERAL SAVINGS BANK, by amendment of charter and mergers.

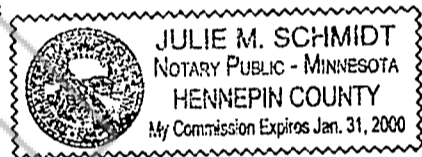
William W. Canfield, Asst. Vice President/Real Estate

State of Minnesota }
County of Hennepin }

The foregoing instrument was acknowledged before me this date of February 27, 1997 by William W. Canfield, 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 AMERICAN FEDERAL SAVINGS BANK, A FEDERAL SAVINGS BANK, by amendment of charter and mergers.

Notary Public



Full Reconveyance

Norwest Bank Nevada, F.S.B. as Trustee under the Deed of Trust Executed by JAMES A. REID AND JULIE E. REID, HUSBAND AND WIFE, AS JOINT TENANTS as Trustor, and recorded JANUARY 6, 1995, as Document 353910, in Book 0195, Page 0887, 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: February 27, 1997

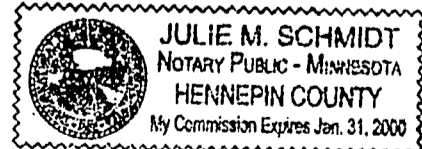
Norwest Bank Nevada, F.S.B.

William W. Canfield, Asst. Vice President/Real Estate

State of Minnesota }
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The foregoing instrument was acknowledged before me this date of February 27, 1997 by William W. Canfield, 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.

Notary Public



When recorded return to:
JAMES A. AND JULIE E. REID
1014 SUNBURST DRIVE
CARSON CITY, NV 89705
1972043/DX

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

'97 MAR 10 A11:30

LINDA SLATER
RECORDER

\$10.00 PAID K2 DEPUTY

0408084

BK0397PG1273