RECORDING REQUESTED BY T.D. SERVICE COMPANY and when recorded mail to

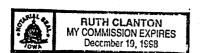
T.D. SERVICE COMPANY 737 ARNOLD DRIVE, SUITE C MARTINEZ, CA 94553-6526

m 7 4 3 3 4 T S 6 SPACE ABOVE THIS LINE FOR RECORDERS USE 97116569
T244351 SUBSTITUTION OF TRUSTEE
NOTICE IS HEREBY GIVEN: That the beneficiary desires to substitute a new Trustee under the Deed of Trust hereinafter referred to in the place and stead of the present Trustee thereunder, in the manner provided for in said Deed of Trust and does hereby substitute T.D. SERVICE COMPANY, 737 ARNOLD DRIVE, SUITE C, MARTINEZ, CA 94553-6526
AMERICORP FINANCIAL INC. was the original Trustee in the Deed of Trust hereinafter described: TRUSTOR: JOHN DAUGHERTY
BENEFICIARY: AMERICAN FEDERAL SAVINGS BANK
Recorded November 22, 1995 as Instr. No. 375500 in Book 1195
at Page 405% of Official Records in the office of the Recorder of Douglas County;
Dated March 18 , 19 97 CURRENT BENEFICIARY: NORWEST MORTGAGE, INC.
Ву
STATE OF IOWA COUNTY OF POLK Greg Smith, Assistant Secretary
On 3-18-97, before me, RUTH K. CLANTON
personally appeared
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(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the

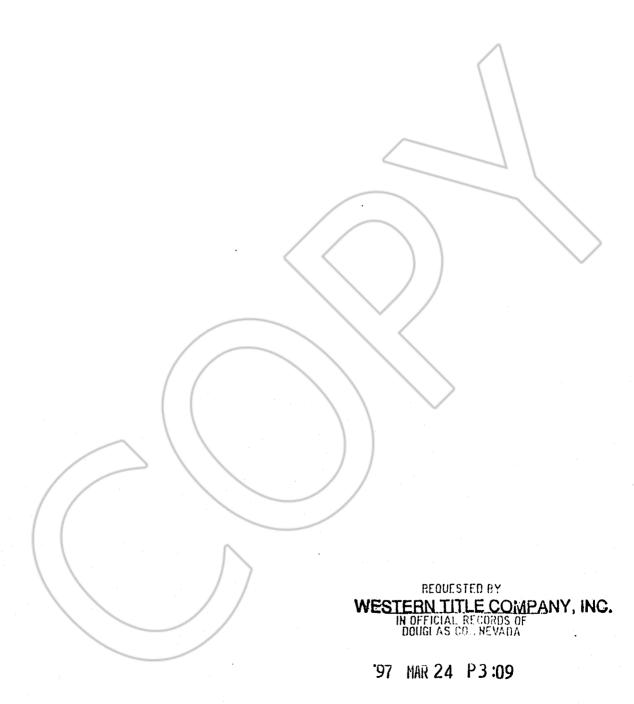
WITNESS my hand and official seal.

person(s) acted, executed the instrument.



Ruth & Clanton Notary Public

> 0408990 BK0397PG3647



0408990 BK0397PG3648 LINDA SLATER
RECORDER

S PAID
PAID
DEPUTY