This instrument was drafted by: NORWEST MORTGAGE 2051 Killebrew Drive, Suite 500 Bloomington, MN 55479-2556

Substitution of Trustee

April 23, 1997

Whereas, a certain Deed Of Trust was executed on March 23, 1988, wherein Norman Eugene Watson and Patricia Ann Lusczek-Watson, husband and wife as joint tenants therein called Trustor, First Financial Service Corporation, a Nevada Corporation therein called Trustee, First Federal Savings and Loan Association therein called Beneficiary, which said Deed of Trust was recorded on March 31, 1988, Document 175385, (Book 388, Page 4106), 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, a Nevada 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:

BENEFICIARY:

Norwest Bank Nevada, F.S.B.*

*fka First Federal Savings and Loan Association, by amendment of charter and mergers.

Vice President/Real Estate

State of Minnesota County of Hennepin

The foregoing instrument was acknowledged before me this date of April 23, 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, by amendment of charter and mergers.

DIANE M. KLUEGEL NOTARY PUBLIC-MINNEGOTA My Commission Expires Jan 31, 2009

Notary Public

Full Reconveyance

Norwest Bank Nevada, F.S.B. as Trustee under the Deed of Trust Executed by Norman Eugene Watson and Patricia Ann Lusczek-Watson, husband and wife as joint tenants as Trustor, and recorded March 31, 1988, as Document 175385, in Book 388, Page 4106, 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: April 23, 1997

Norwest Bank Nevada

State of Minnesota County of Hennepin

The foregoing instrument was acknowledged before me this date of April 23, 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: N. Watson

4616 W. Sahara #336 Las Vegas NV 89102 1968684/dk

REQUESTED BY Norwest mar IN OFFICIAL RECORDS CO. NEVADA

DIANE M. KLUEGEL NOTARY PUBLIC-MINNEGOTA My Commission Expires Jan. 24, 2000

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LINDA SLATER RECORDER PAID DEPUTY

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Asst. Vice President/Real Estate

Notary Public