This instrument was drafted by:

NORWEST MORTGAGE

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

Substitution of Trustee

April 21, 1997

Whereas, a certain Deed Of Trust was executed on October 24, 1978, wherein Noel L. McHone and Margret E. McHone therein called Trustor, First Financial Service Corporation, a Nevada Corporation therein called Trustee, First Federal Savings and Loan Association of Nevada therein called Beneficiary, which said Deed of Trust was recorded on November 7, 1978, Document 27112, (Book 1178, Page 470), 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.

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

State of Minnesota County of Hennepin

The foregoing instrument was acknowledged before me this date of **April 21, 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.

Notary Public

Norwest Bank Nevada, F.S.B. as Trustee under the Deed of Trust Executed by Noel L. McHone and Margret E. McHone as Trustor, and recorded November 7, 1978, as Document 27112, in Book 1178, Page 470, 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 21, 1997

Norwest Bank Nevada, F.S.B.

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

Notary Public

State of Minnesota County of Hennepin

The foregoing instrument was acknowledged before me this date of April 21, 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

the corporation.

When recorded return to: N. & M. McHone 4 Lodgehill Ct. Danville CA 94526 1967823/dk

REQUESTED BY,

NOTICEL MO- 49 C.S.T.

IN OFFICIAL RECORDS OF
BOUGLAS CO. NEVADA

'97 APR 28 AII :32

LINDA SLATER
RECORDER

S 10 PAID K DEPUTY

ERIK GODDARD

NOTARY PUBLIC-MINNESOTA

My Commission Expires Jan. 31, 2000 §

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