

10. This instrument was drafted by:



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

Substitution Of Trustee

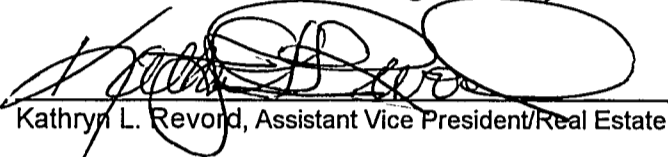
Whereas, a certain Deed Of Trust was executed on **August 6, 1993**, wherein **Malcolm J. Werner and Cynthia K. Werner, husband and wife as joint tenants** therein called Trustor, **Americorp Financial, Inc.** therein called Trustee, **American Federal Savings Bank, a Federal Savings Bank** therein called Beneficiary, which said Deed of Trust was recorded on **August 16, 1993**, Document **315183**, (Book **0893**, Page **3008**), 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 Mortgage, Inc.** 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.

July 24, 1997

BENEFICIARY:

Norwest Bank Nevada, F.S.B.*

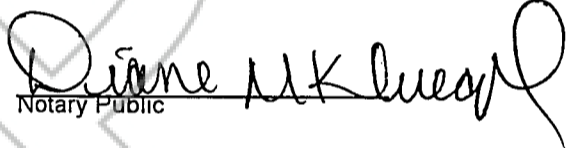
* f.k.a. **American Federal Savings Bank**, by amendment of charter and mergers.


Kathryn L. Revord, Assistant Vice President/Real Estate

State of Minnesota }
County of Hennepin }

The foregoing instrument was acknowledged before me this date of **July 24, 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.



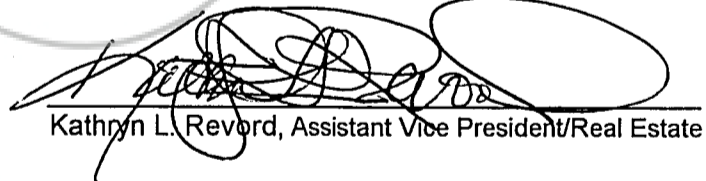

Notary Public

Full Reconveyance

Norwest Mortgage, Inc. as Trustee under the Deed of Trust Executed by **Malcolm J. Werner and Cynthia K. Werner, husband and wife as joint tenants** as Trustor, and recorded **August 16, 1993**, as Document **315183**, in Book **0893**, Page **3008**, 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.

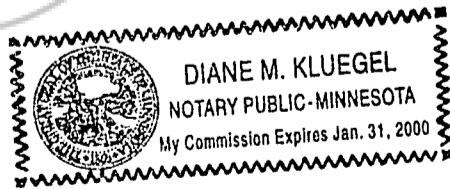
Dated: **July 24, 1997**

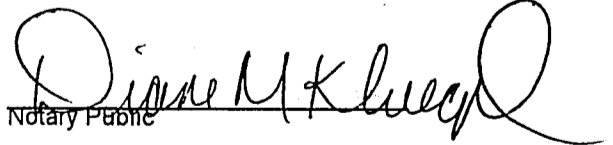
Norwest Bank Nevada, F.S.B.


Kathryn L. Revord, Assistant Vice President/Real Estate

State of Minnesota }
County of Hennepin }

The foregoing instrument was acknowledged before me this date of **July 24, 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 State, on behalf of the corporation.




Notary Public

When Recorded Return To:
✓ **Malcolm & Cynthia Werner**
2984 Santa Inez Drive
Minden, NV 89423
1970054/bp

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

'97 AUG -1 A10:31

0418513
BK0897PG0060

LINDA SLATER
RECORDER
\$10.00 PAID ko DEPUTY