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

Substitution Of Trustee

Whereas, a certain Deed Of Trust was executed on October 17, 1994, wherein Paul Padilla and Kimberly Wysong-Padilla, 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 October 24, 1994, Document 349221, (Book 1094, Page 4044), 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.

October 6, 1997

BENEFICIARY:

Norwest Bank Nevada, F.S.B.*

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

ce President/Real Estate

State of Minnesota County of Hennepin

The foregoing instrument was acknowledged before me this date of October 6, 1997 by Michael J. Chica, 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.

> DIANE M. KLUEGEL NOTARY PUBLIC-MINNESOTA My Commission Expires Jan. 31, 2000

Full Reconveyance

Norwest Mortgage, Inc. as Trustee under the Deed of Trust Executed by Paul Padilla and Kimberly Wysong-Padilla, husband and wife as joint tenants as Trustor, and recorded October 24, 1994, as Document 349221, in Book 1094, Page 4044, 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: October 6, 1997

Norwest Bank Nevada, F.S.B.

Michael J. Chica, Asst. Vice President/Real Estate

State of Minnesota County of Hennepin

The foregoing instrument was acknowledged before me this date of October 6, 1997 by Michael J. Chica, 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: Paul & Kimberly Padilla 6014 Plumas St. #A Reno NV 89509 1971398/dk

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