

This instrument was drafted by:



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

Substitution of Trustee

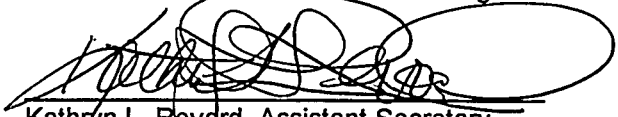
October 30, 1997

Whereas, a certain Deed Of Trust was executed on March 27, 1995, wherein Mark R. Josifko and Deborah F. Josifko, husband and wife as joint tenants therein called Trustor, Home Trustee, Inc., a Nevada Corp. therein called Trustee, Primerit Bank, Federal Savings Bank, It's Successors and/or Assigns therein called Beneficiary, which said Deed of Trust was recorded on April 28, 1995, Document 361054, (Book 495, Page 4309), of official county records, Douglas County, Nevada, and Whereas, the Beneficiary has elected to, and does hereby elect to substitute: Norwest Mortgage, Inc. to serve as Trustee for in the place and stead of Home Trustee, Inc., a Nevada Corp., 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.

BENEFICIARY:

Norwest Mortgage, Inc.*

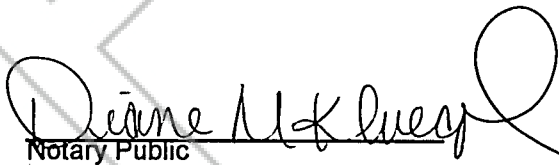
*As attorney in fact on behalf of PriMerit Bank, Federal Savings Bank *FKA Primerit Bank, Federal Savings BankIt's Successors and/or Assigns, BY AMENDMENT OF CHARTER AND MERGERS,* pursuant to a Limited Power of Attorney, dated June 7, 1996 and filed in the office of the Douglas County Recorder on October 22, 1996 as Document Number 399203 in Book 1096 and Page 3661.


Kathryn L. Revord, Assistant Secretary

State of Minnesota }
County of Hennepin }

The foregoing instrument was acknowledged before me this date of **October 30, 1997** by Kathryn L. Revord, Assistant Secretary, of Norwest Mortgage, Inc., a corporation under the laws of California, on behalf of the corporation.




Notary Public

Full Reconveyance

Norwest Mortgage, Inc. as Trustee under the Deed of Trust Executed by Mark R. Josifko and Deborah F. Josifko, husband and wife as joint tenants as Trustor, and recorded April 28, 1995, as Document 361054, in Book 495, Page 4309, 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 30, 1997**

Norwest Mortgage, Inc.


Kathryn L. Revord, Assistant Secretary

State of Minnesota }
County of Hennepin }

The foregoing instrument was acknowledged before me this date of **October 30, 1997** by Kathryn L. Revord, Assistant Secretary, of Norwest Mortgage, Inc., a corporation under the laws of California, on behalf of the corporation.




Notary Public

When recorded return to:
Mark & Deborah Josifko
1906 Catherine Ct.
Gardnerville NV 89410
1993609/dk

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

'97 NOV -7 A10:19

0425777

BK 1197PG 1309

LINDA SLATER
RECORDER
\$10.00 PAID ko DEPUTY