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

Substitution Of Trustee

Whereas, a certain Deed Of Trust was executed on October 4, 1995, wherein Cameron D. Ross, A Married Man as his Sole and Separate Property therein called Trustor, Madison Dividends, Inc., A California Corporation therein called Trustee, Central Pacific Mortgage Company, A California Corporation therein called Beneficiary, which said Deed of Trust was recorded on October 27, 1995, Document 373727, (Book 1095, Page 4867), 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 Madison Dividends, Inc., A California Corporation, 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.

November 19, 1997

BENEFICIARY:

Norwest Mortgage, Inc.

Kathryn L. Revord, Assistant Secretary

State of Minnesota County of Hennepin

The foregoing instrument was acknowledged before me this date of November 19, 1997 by Kathryn L. Revord, Assistant Secretary, of Norwest Mortgage, Inc., a corporation under the laws of California, on behalf of the corporation.

> JUDITH I. NYBECK NOTARY PUBLIC - MINNESOTA HENNEPIN COUNTY My Commission Expires Jen. 31, 2000 Notary Public

> > Full Reconveyance

Norwest Mortgage, Inc. as Trustee under the Deed of Trust Executed by Cameron D. Ross, A Married Man as his Sole and Separate Property as Trustor, and recorded October 27, 1995, as Document 373727, in Book 1095, Page 4867, 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: November 19, 1997

Norwest Mortgage,

Kathryn L. Revord, Assistant Secretary

State of Minnesota County of Hennepin

The foregoing instrument was acknowledged before me this date of November 19, 1997 by Kathryn L. Revord, Assistant Secretary of Norwest Mortgage, Inc., a corporation under the laws of California, on behalf of the corporation.

When Recorded Return To: **Cameron Ross** 1688 County Rd Minden, NV 89423

3347207/BK

REQUESTED BY =1

JUDITH I. NYBECK NOTARY PUBLIC - MINNESOTA HENNEPIN COUNTY My Commission Expires Jan. 31, 2000

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