

This instrument was drafted by:



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

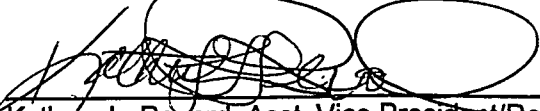
Substitution Of Trustee

Whereas, a certain Deed Of Trust was executed on **February 1, 1977** wherein **Janet B. O'Neill, and Widow** 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 **February 2, 1977**, Document **06648**, (Book **277**, Page **092**), 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 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.
December 3, 1997

BENEFICIARY:

Norwest Bank Nevada, N.A.*

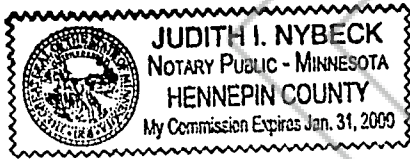
* f.k.a. **First Federal Savings and Loan Association of Nevada**, by amendment of charter and mergers.




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

State of Minnesota }
County of Hennepin }

The foregoing instrument was acknowledged before me this date of **December 3, 1997** by **Kathryn L. Revord, Assistant Vice President/Real Estate**, of **Norwest Bank Nevada, N.A.**, 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 **Janet B. O'Neill, and Widow** as Trustor, and recorded **February 2, 1977**, as Document **06648**, in Book **277**, Page **092**, 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: **December 3, 1997**


Norwest Bank Nevada, N.A.



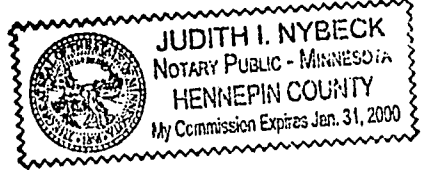
Kathryn L. Revord, Asst. Vice President/Real Estate

State of Minnesota }
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The foregoing instrument was acknowledged before me this date of **December 3, 1997** by **Kathryn L. Revord, Assistant Vice President/Real Estate**, of **Norwest Bank Nevada, N.A.**, a corporation under the laws of the United States, on behalf of the corporation.



Notary Public




✓ When Recorded Return To:
Janet O'Neill
20 Seafirth Road
Tiburon, CA 94920
1967388/BK

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

'97 DEC -8 AM 10:02

0427935
BK 1297PG 1543

LINDA SLATER
RECORDER
PAID  DEPUTY