

This instrument was drafted by:



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

Substitution Of Trustee

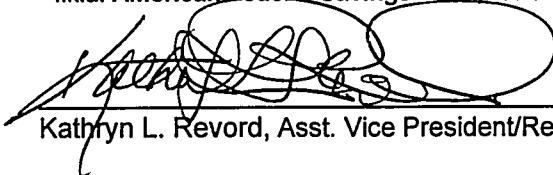
Whereas, a certain Deed Of Trust was executed on **August 19, 1994** wherein **Mark T. Duross, An Unmarried Man** therein called Trustor, **Americorp Financial, Inc.** therein called Trustee, **American Federal Savings Bank, A Federal Savings Bank** therein called Beneficiary, which said Deed of Trust was recorded on **August 31, 1994, **Rerecorded September 28, 1994, Document 345214, **Rerecorded 347128, (Book 0894, **Rerecorded 0994, Page 5611, **Rerecorded 4839)**, 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.

February 17, 1998

BENEFICIARY:

Norwest Bank Nevada, N.A.*

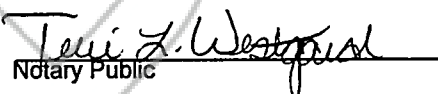
* f.k.a. American Federal Savings Bank, A Federal Savings Bank, by amendment of charter and mergers.


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

State of Minnesota }
County of Hennepin }

The foregoing instrument was acknowledged before me this date of **February 17, 1998** 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.



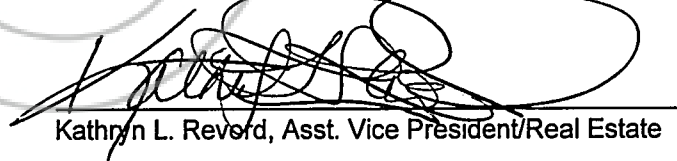

Notary Public

Full Reconveyance

Norwest Mortgage, Inc. as Trustee under the Deed of Trust Executed byas Trustor, and recorded **August 31, 1994, **Rerecorded September 28, 1994**, as Document **345214, **Rerecorded 347128**, in Book **0894, **Rerecorded 0994, Page 5611, **Rerecorded 4839**, 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.

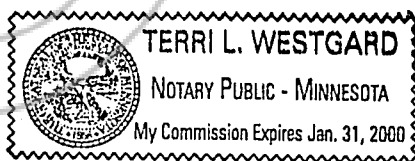
Dated: **February 17, 1998**

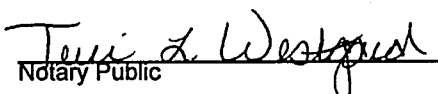
Norwest Bank Nevada, N.A.


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

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Notary Public

✓ When Recorded Return To:
John Carricaburu
Kathryn Carricaburu
86 Mahony Ave.
Oak View, CA 93022
1971034/tw

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

'98 FEB 23 A11 :36

0433123

BK 0298PG3884

LINDA SLATER
RECORDER
10 PAID 2 DEPUTY