

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 24, 1994** wherein **Kurt G. Cuddy And Linda T. Cuddy, Husband And Wife As Joint Tenants With Right Of Survivorship** 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, Document 345232, (Book 894, Page 5700)**, 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 16, 1998

BENEFICIARY:

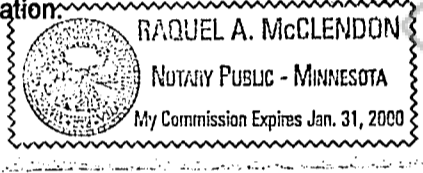
Norwest Bank Nevada, N.A.*

* f.k.a. ~~American 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 16, 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

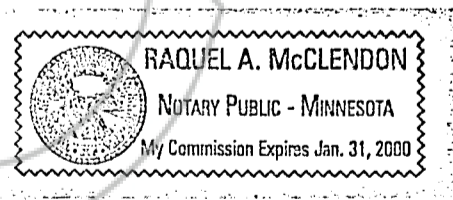
Norwest Mortgage, Inc. as Trustee under the Deed of Trust Executed byas Trustor, and recorded **August 31, 1994**, as Document **345232**, in Book **894**, Page **5700**, of Official Records in the Office of the County Recorder of **Douglas County, Nevada**, having been requested in writing by the holder 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 16, 1998**

Norwest Bank Nevada, N.A.

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 16, 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

When Recorded Return To:
K & L CUDDY
236 PEACH CT
GARDNERVILLE, NV 89410
1971062/NW

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

'98 FEB 23 A11:36

0433124

BK0298PG3885

LINDA SLATER
RECORDER
PAID *10.00* DEPUTY