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This instrument was drafted by:



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

**Substitution of Trustee**

February 17, 1998

Whereas, a certain Deed Of Trust was executed on December 20, 1991, wherein Lori A. Cooper, an unmarried woman therein called Trustor, Home Trustee, Inc., a Nevada Corp. therein called Trustee, Primerit Bank, Federal Savings Bank therein called Beneficiary, which said Deed of Trust was recorded on December 24, 1991 as Document 267676, (Book 1291, Page 3536), 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:**

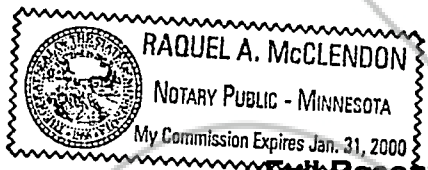
**Norwest Mortgage, Inc.\***

\*As attorney in fact on behalf of PriMerit Bank, Federal Savings Bank 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 Vice President

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, 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 Lori A. Cooper, an unmarried woman as Trustor, and recorded December 24, 1991, as Document 267676, in Book 1291, Page 3536, 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.

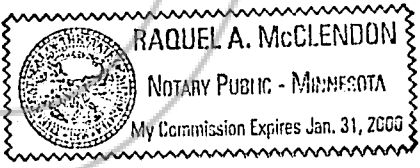
Dated: February 17, 1998

**Norwest Mortgage, Inc.**

Kathryn L. Revord, Assistant Vice President

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, of Norwest Mortgage, Inc., a corporation under the laws of California, on behalf of the corporation.



Notary Public

When recorded return to:  
**Lori A. Cooper**  
1472 Mary Jo Drive  
Gardnerville, NV 89410  
1986358/lc

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

'98 FEB 23 A11 :42

LINDA SLATER  
RECORDER  
10 PAID K2 DEPUTY

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BK 0298PG3890