This instrument was drafted by:

ORWEST MORTGAGE

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

Substitution Of Trustee

Whereas, a certain Deed Of Trust was executed on September 21, 1992, wherein Jeffrey A. Fox and Theresa A. Fox, husband and wife as jont tenants, therein called Trustor, Home Trustee Inc. therein called Trustee, Primerit Bank, Federal Savings Bank therein called Beneficiary, which said Deed of Trust was recorded on September 29, 1992, Document 289483, (Book 992, Page 5235), 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., 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.

March 9, 1998

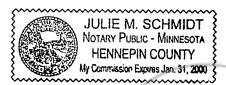
BENEFICIARY:

Norwest Mortgage, Inc.

Judith I. Nybeck, Assistant Secretary

State of Minnesota County of Hennepin

The foregoing instrument was acknowledged before me this date of March 9, 1998 by Judith I. Nybeck, Assistant Secretary, of Norwest Mortgage, Inc., a corporation under the laws of California, on behalf of the corporation.



Full Reconveyance

Norwest Mortgage, Inc. as Trustee under the Deed of Trust Executed by Jeffrey A. Fox and Theresa A. Fox, husband and wife as jont tenants as Trustor, and recorded September 29, 1992, as Document 289483, in Book 992, Page 5235, 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: March 9, 1998

Norwest Mortgage, Inc.

Judith I. Nybeck, Assistant Secretary

State of Minnesota County of Hennepin

The foregoing instrument was acknowledged before me this date of March 9, 1998 by Judith I. Nybeck, Assistant Secretary, of Norwest Mortgage, Inc., a corporation under the laws of California, on behalf of the corporation.

When Recorded Return To: Jeffrey & Theresa Fox 891 Bollen Cir. Gardnerville NV 89410

1986718/mt

JULIE M. SCHMIDT
NOTARY PUBLIC - MINNESOTA
HENNEPIN COUNTY
My Commission Expires Jan. 31, 2000

NOTIONAL RECORDS OF TO SELECT MONTH OF FICIAL RECORDS OF TO DOUGLAS CO. NEVADA

'98 MAR 13 A11:17

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LINDA SLATER
RECORDER

S/O PAID K DEPUTY