This instrument was drafted by: **VORWEST** MORTGAGE 2051 Killebrew Drive, Suite 500 **Bloomington, MN 55479-2556**

Substitution Of Trustee

Whereas, a certain Deed Of Trust was executed on September 2, 1994 wherein Bernard A. Kloenne, 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 September 13, 1994, Document 345920, (Book 0994, Page 1695), 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.

May 11, 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. Vice President/Real Estate

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}

State of Minnesota County of Hennepin

The foregoing instrument was acknowledged before me this date of May 11, 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.

RAQUEL A. McCLENDON

NOTARY PUBLIC - MINNESOTA

My Commission Expires Jan. 31, 2000 }

-----Full Reconveyance

Norwest Mortgage, Inc. as Trustee under the Deed of Trust Executed by Bernard A. Kloenne, An Unmarried Man as Trustor, and recorded September 13, 1994, as Document 345920, in Book 0994, Page 1695, 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: May 11, 1998

Norwest Bank Nevada, N.A.

Kathryn Vice President/Real Estate

State of Minnesota County of Hennepin

The foregoing instrument was acknowledged before me this date of May 11, 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.

RAQUEL A. McCLENDON

NOTARY PUBLIC - MINNESOTA

My Commission Expires Jan. 31, 2000

When Recorded Return To: Bernard A. Kloenne 1646 Avenida Verde Vista San Dimas, CA 91773 1971104/Ic

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