10-This instrument was drafted by:

IORWEST MORTGAGE

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

Substitution of Trustee

June 17, 1998

Whereas, a certain Deed Of Trust was executed on August 23, 1994, wherein James Arnold Settelmeyer And Angela Marie Mendes-Settelmeyer, Husband And Wife, As Joint Tenants therein called Trustor, Home Trustee Inc., A Nevada Corp. therein called Trustee, Primerit Bank, Federal Savings Bank Its Successors And/Or Assigns therein called Beneficiary, which said Deed of Trust was recorded on August 31, 1994 as Document 345271, (Book 0894, Page 5870), 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. Rev∂rd Assistant Vice President

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State of Minnesota **County of Hennepin**

The foregoing instrument was acknowledged before me this date of June 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.

> TERRI L. WESTGARD NOTARY PUBLIC - MINNESOTA My Commission Expires Jan. 31, 2000

Full Reconveyance

Norwest Mortgage, Inc. as Trustee under the Deed of Trust Executed by James Arnold Settelmeyer And Angela Marie Mendes-Settelmeyer, Husband And Wife, As Joint Tenants as Trustor, and recorded August 31, 1994, as Document 345271, in Book 0894, Page 5870, 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: June 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 June 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.

When recorded return to: Angela Mendes 475 Rockwell Blvd. Sparks NV 89436 1993472/mt

TERRI L. WESTGARD NOTARY PUBLIC - MINNESOTA My Commission Expires Jan. 31, 2000

REQUESTED BY Norwest mor

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