

SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE

Nevada Housing Division is the owner and holder of the Note secured by the following Deed of Trust: **Trustor:** Ingrid M. Newman, **Trustee:** Mortgage Finance Corp., **Beneficiary:** Investor's Mortgage, **Dated:** 07-14-78, **Recorded:** 07-19-98, **Instrument No.:** 23119, **Book:** 778, of Official Records of Douglas County, Nevada, hereby substitutes Norwest Mortgage, Inc. as **Trustee** in lieu of the above named Trustee under said Deed of Trust.

Norwest Mortgage, Inc. hereby accepts said appointment as Trustee under said Deed of Trust and as successor Trustee, pursuant to the request of said Owner and Holder and in accordance with the provisions of said Deed of Trust does hereby reconvey without warranty to the person or persons legally entitled thereto all estate now held by it under said Deed of Trust.

IN WITNESS WHEREOF, Nevada Housing Division and Norwest Mortgage, Inc. have caused these presents to be executed by their duly authorized officer, dated June 12, 1998.

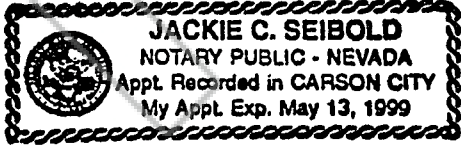
NEVADA HOUSING DIVISION
(Owner)
By: Elaine T. Moore
Elaine T. Moore
Loan Administration Officer

Norwest Mortgage, Inc.
(Trustee)
By: Kathryn L. Revord
Kathryn L. Revord, Asst. Vice President
By: Judith I. Nybeck
Judith I. Nybeck, Asst. Secretary

STATE OF NEVADA)
CARSON CITY)

On June 12, 1998, before me, a Notary Public within and for said Carson City, personally appeared Elaine T. Moore, to me personally known who, being duly sworn did say that she is the Loan Administration Officer of the Nevada Housing Division named in the foregoing instrument and acknowledged that she executed the same.

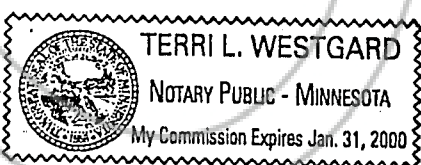
Jackie C. Seibold
Notary Public



STATE OF Minnesota)
COUNTY OF Hennepin)

On June 23, 1998, before me, the undersigned, a Notary Public in and for said State, personally appeared Judith I. Nybeck, Asst. Sec. and Kathryn L. Revord, Asst. Vice Pres. of Norwest Mortgage, Inc. known to me to be the officers of the corporation that executed the within instrument, and known to me to be the persons who executed the within instrument on behalf of the corporation therein named, and acknowledged to me that such corporation executed the within instrument pursuant to its by-laws or a resolution of its Board of Directors.

Terri L. Westgard
Notary Public



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

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LINDA SLATER
RECORDER
PAID 10.00 DEPUTY