

10 This instrument was drafted by:



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

Substitution Of Trustee

Whereas, a certain Deed Of Trust was executed on **December 13, 1995**, wherein **Richard J. Rickard And Julie M. Rickard, Husband And Wife**, therein called Trustor, **Western Title** therein called Trustee, **Norwest Mortgage, Inc.** therein called Beneficiary, which said Deed of Trust was recorded on **December 15, 1995**, Document **376988**, (Book **1295**, Page **2367**), 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 **Western Title**, 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.

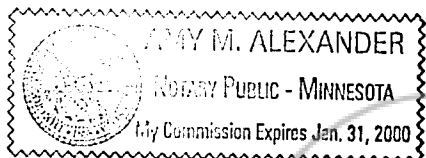
September 22, 1998

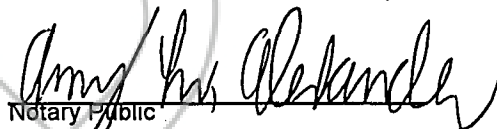
BENEFICIARY:
Norwest Mortgage, Inc.


William J. Goetz, Assistant Secretary

State of Minnesota }
County of Hennepin }

The foregoing instrument was acknowledged before me this date of **September 22, 1998** by William J. Goetz, Assistant Secretary, 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 **Richard J. Rickard And Julie M. Rickard, Husband And Wife** as Trustor, and recorded **December 15, 1995**, as Document **376988**, in Book **1295**, Page **2367**, 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.

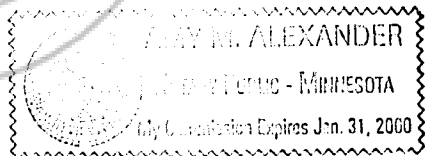
Dated: **September 22, 1998**

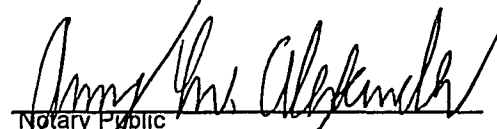
Norwest Mortgage, Inc.


William J. Goetz, Assistant Secretary

State of Minnesota }
County of Hennepin }

The foregoing instrument was acknowledged before me this date of **September 22, 1998** by William J. Goetz, Assistant Secretary, of **Norwest Mortgage, Inc.**, a corporation under the laws of California, on behalf of the corporation.




Notary Public

When Recorded Return To:
Richard And Julie Rickard
691 Joette Drive
Gardnerville, NV 89410
3334671/lc

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

'98 SEP 25 11:29

0450287

BK0998PG5190

LINDA SLATER
RECORDER
\$10.00 PAID *K2* DEPUTY