

Recording Requested By:  
Norwest Mortgage, Inc.

When Recorded Return To:

David Cloutier  
P.O. Box 2501  
Stateline, Nv 89449

**SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE**

Norwest Mortgage, Inc. #:4497943 "CLOUTIER" Lender ID:220/826/0835884805 Douglas, Nevada  
NORWEST MORTGAGE, INC. is the Owner and Holder of the Note secured by the Deed of Trust dated 02/05/96, made by DAVID WILLIAM CLOUTIER AND JANE ANN CLOUTIER, HUSBAND AND WIFE as Trustor, with UNITED TITLE OF NEVADA as Trustee, for the benefit of THE PRUDENTIAL HOME MORTGAGE COMPANY, INC. as Beneficiary, which said Deed of Trust was recorded on 02/08/96 in the Office of the County Recorder of DOUGLAS State of Nevada, as Instrument No. 380808 Book 0296, Page 1293, wherein said Owner and Holder hereby substitutes NORWEST MORTGAGE, INC. as Trustee in lieu of the above-named Trustee under said Deed of Trust.

Property Address: 118 Aspen Way, Stateline, NV, 89449

IN WITNESS WHEREOF, NORWEST MORTGAGE, INC. as owner and Substituted Trustee, have caused this instrument to be executed, each in its respective interest;

Norwest Mortgage, Inc.  
On October 05, 1998

By: [Signature]  
HOLLIS PARKS, VICE PRESIDENT



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.

By NORWEST MORTGAGE, INC. as Trustee  
On October 05, 1998

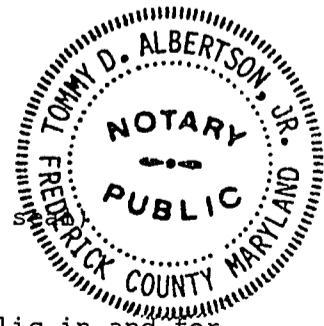
By: [Signature]  
HOLLIS PARKS, VICE PRESIDENT



STATE OF Maryland  
COUNTY OF Frederick

ON 10-5-1998, before me, Tommy D. Albertson, Jr., a Notary Public in and for Frederick County, in the State of Maryland, personally appeared Hollis Parks, Vice President who acknowledged himself/herself to be the aforesaid officer of the above corporation, and that he/she, being authorized so to do, executed the foregoing instrument for the purposes therein contained, by signing the name of the corporation by himself/herself as the officer designated therein.

[Signature]  
Tommy D. Albertson, Jr.  
Notary Expires: 11/01/2001

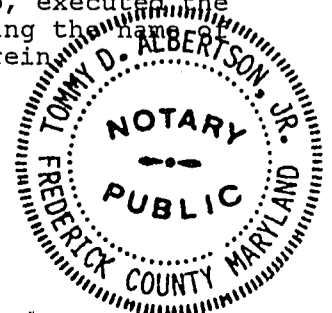


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STATE OF Maryland  
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[Signature]  
Tommy D. Albertson, Jr.  
Notary Expires: 11/01/2001



0451497  
BK 1098PG2031

COPY

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

'98 OCT 12 P12:32

0451497

BK 1098PG2032

LINDA SLATER  
RECORDER

\$ 11.00 PAID AS DEPUTY