

This instrument was drafted by:



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

Substitution Of Trustee

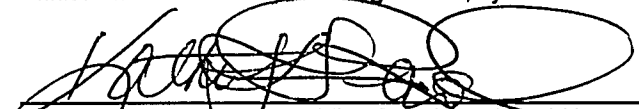
Whereas, a certain Deed Of Trust was executed on **May 10, 1995** wherein **Anthony J. Arends And Cheryl L. Arends, Husband And Wife As Joint Tenants** therein called Trustor, **Americorp Financial, Inc.** therein called Trustee, **American Federal Savings Bank, A Federal Savings Bank** therein called Beneficiary, which said Deed of Trust was recorded on **May 12, 1995**, Document **362013**, (Book **0595**, Page **1994**), of official county records, **Douglas County, Nevada**, and Whereas, the Beneficiary has elected to, and does hereby elect to substitute: **Norwest Bank Nevada, N.A.** 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.

October 6, 1998

BENEFICIARY:

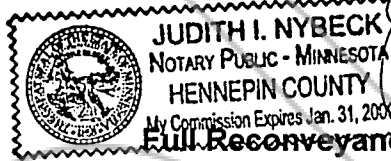
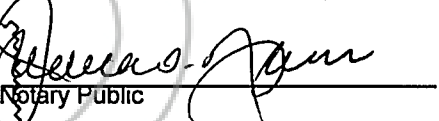
Norwest Bank Nevada, N.A.*

* f.k.a. American Federal Savings Bank, by amendment of charter and mergers.


Kathryn L. Revord, Asst. Vice President/Real Estate

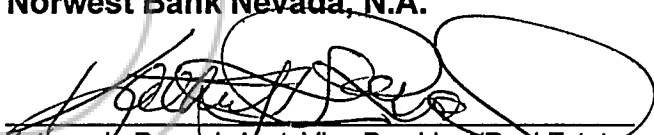
State of Minnesota }
County of Hennepin }

The foregoing instrument was acknowledged before me this date of **October 6, 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.


JUDITH I. NYBECK
NOTARY PUBLIC - MINNESOTA
HENNEPIN COUNTY
My Commission Expires Jan. 31, 2000
Full Reconveyance


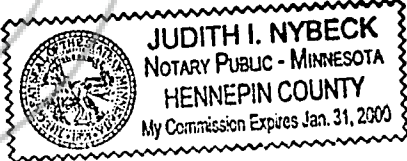
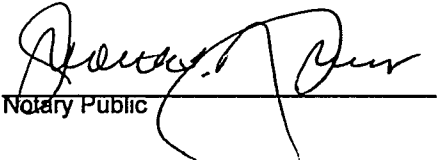
Norwest Mortgage, Inc. as Trustee under the Deed of Trust Executed by **Anthony J. Arends And Cheryl L. Arends, Husband And Wife As Joint Tenants** as Trustor, and recorded **May 12, 1995**, as Document **362013**, in Book **0595**, Page **1994**, of Official Records in the Office of the County Recorder 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: **October 6, 1998**

Norwest Bank Nevada, N.A.

Kathryn L. Revord, Asst. Vice President/Real Estate

State of Minnesota }
County of Hennepin }

The foregoing instrument was acknowledged before me this date of **October 6, 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.


JUDITH I. NYBECK
NOTARY PUBLIC - MINNESOTA
HENNEPIN COUNTY
My Commission Expires Jan. 31, 2000
Notary Public


When Recorded Return To:
Anthony & Cheryl Arends
1025 N Regatta Dr
Vallejo CA 94591
1973013/kkw

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

'98 OCT 12 P12:35

0451498
BK 1098 PG 2033

LINDA SLATER
RECORDER
\$ 10.00 PAID AS DEPUTY