

Recording Requested By:
Norwest Mortgage, Inc.

When Recorded Return To:

Kurt Cuddy
236 Peach Court
Gardnerville, Nv 89410

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

Norwest Mortgage, Inc. #:6657647 "CUDDY" Lender ID:584/001/0006657647 Douglas, Nevada

NORWEST MORTGAGE, INC. is the Owner and Holder of the Note secured by the Deed of Trust dated 02/04/98, made by KURT G CUDDY AND LINDA T CUDDY, HUSBAND AND WIFE as Trustor, with WESTERN TITLE COMPANY, INC. as Trustee, for the benefit of NORWEST MORTGAGE, INC. as Beneficiary, which said Deed of Trust was recorded on 02/06/98 in the Office of the County Recorder of DOUGLAS State of Nevada, as Instrument No. 0432124 Book --, Page --, 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: 236 Peach Court, Gardnerville, NV, 89410

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 21, 1998

By: Hollis Parks
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 21, 1998

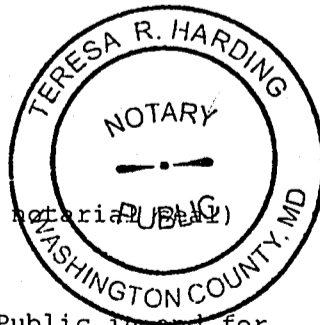
By: Hollis Parks
HOLLIS PARKS, VICE PRESIDENT



STATE OF Maryland
COUNTY OF Frederick

ON 10-21-1998, before me, Teresa R. Harding, 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.

Teresa R. Harding
Teresa R. Harding
Notary Expires: 10/10/2001

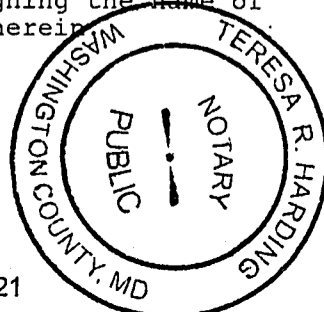


(This area for notarial seal)

STATE OF Maryland
COUNTY OF Frederick

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Teresa R. Harding
Teresa R. Harding
Notary Expires: 10/10/2001



(This area for notarial seal)

Norwest Mortgage, Inc., 7495 New Horizon Way, Frederick, MD, 21703, (800)423-5021

BK1098PG5089
0452535

COPY

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

'98 OCT 26 P2:09

0452535
BK1098PG5090

LINDA SLATER
RECORDER
\$ 11.00 PAID k2 DEPUTY