This instrument was drafted by:



Substitution Of Trustee

Whereas, a certain Deed Of Trust was executed on September 7, 1978 wherein Phillip D Mckinnon And Charlotte A Mckinnon therein called Trustor, First Financial Service Corporation, A Nevada Corporation therein called Trustee, First Federal Savings And Loan Association Of Nevada therein called Beneficiary, which said Deed of Trust was recorded on September 8, 1978, Document 24990, (Book 978, Page 506), 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 First Financial Service Corporation, A Nevada Corporation, 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. **December 22, 1998**

BENEFICIARY:

Norwest Bank Nevada, N.A.*

* f.k.a. First Federal Savings And Loan Association Of Nevada, by amendment of charter and mergers.

LIA DIAS ABEYGUNAWARDENA NOTARY PUBLIC - MINNESOTA

State of Minnesota County of Hennepin

The foregoing instrument was acknowledged before me this date of December 22, 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.

My Commission Expires Jan. 31, 2000 Full Reconveyance

Norwest Mortgage, Inc. as Trustee under the Deed of Trust Executed by Phillip D Mckinnon And Charlotte A Mckinnon as Trustor, and recorded September 8, 1978, as Document 24990, in Book 978, Page 506, 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: December 22, 1998

Norwest Bank Nevada, N.A.

Vice President/Real Estate

State of Minnesota County of Hennepin

The foregoing instrument was acknowledged before me this date of December 22, 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.

LIA DIAS ABEYGUNAWARDENA

NOTARY PUBLIC - MINNESOTA My Commission Expires Jan. 31, 2000

When Recorded Return To: Phillip And Charlotte Mckinnon 1179 Centerville Lane Gardnerville NV 89410

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'98 DEC 30 A11:16

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RECORDER